

EXHIBIT D

Smith Economics Group, Ltd.

A Division of Corporate Financial Group

Economics / Finance / Litigation Support

Stan V. Smith, Ph.D.
President

August 3, 2018

Mr. John M. Eubanks
Motley Rice
28 Bridgeside Blvd.
Mt. Pleasant, SC 29464

Re: Kleinberg

Dear Mr. Eubanks:

You have asked me to calculate the value of certain losses subsequent to the death of Alan Kleinberg. These losses are: (1) the loss of wages and employee benefits; (2) the loss of household/family services, including (a) the loss of housekeeping and household management services; (b) the loss of the advice, counsel, guidance, instruction and training services sustained by Mr. Kleinberg's surviving family; (c) the loss of accompaniment services sustained by Mr. Kleinberg's surviving family; (3) the loss of the value of life ("LVL"), also known as loss of enjoyment of life; (4) the loss of the society or relationship sustained by Mr. Kleinberg's surviving family; and (5) solatium.

QUALIFICATIONS AND EXPERIENCE

I am President of Smith Economics Group, Ltd., headquartered in Chicago, IL, which provides economic and financial consulting nationwide. I have worked as an economic and financial consultant since 1974, after completing a Research Internship at the Federal Reserve, Board of Governors, in Washington, D.C. My curriculum vitae lists all my publications in the last 10 years and beyond.

I received my Bachelor's Degree from Cornell University. I received a Master's Degree and my Ph.D. in Economics from the University of Chicago; Gary S. Becker, Nobel Laureate 1992, was my Ph.D. thesis advisor. The University of Chicago is one of the world's preeminent institutions for the study of economics, and the home of renowned research in the law and economics movement.

As President of Smith Economics, I have performed economic analyses in a great variety of engagements, including damages analysis in personal injury and wrongful death cases, business valuation, financial analysis, antitrust, contract losses, a wide range of class action matters, employment discrimination, defamation, and intellectual property valuations including evaluations of reasonable royalty.

SEG

I have more than 40 years of experience in the field of economics. I am a member of various economic associations and served for three years as Vice President of the National Association of Forensic Economics (NAFE) which is the principal association in the field. I was also on the Board of Editors of the peer-reviewed journal, the Journal of Forensic Economics, for over a decade; I have also published scholarly articles in this journal. The JFE is the leading academic journal in the field of Forensic Economics.

I am the creator and founder of Ibbotson Associates' Stock, Bonds, Bills, and Inflation (SBBI) Yearbook, Quarterly, Monthly, and SBBI/PC Services. SBBI is currently published by Duff & Phelps and is also available on various Morningstar, Inc. software platforms. SBBI is widely relied upon and regarded as the most accepted and scholarly reference by the academic, actuarial and investment community, and in courts of law. The SBBI series, which acknowledges my "invaluable role" as having "originated the idea" while Managing Director at Ibbotson Associates, is generally regarded by academics in the field of finance as the most widely accepted source of statistics on the rates of return on investment securities.

I wrote the first textbook on Forensic Economic Damages that has been used in university courses in various states; as an adjunct professor, I created and taught the first course in Forensic Economics nationwide, at DePaul University in Chicago. I have performed economic analysis in many thousands of cases in almost every state since the early 1980s.

BACKGROUND

Alan Kleinberg was a 39.8-year-old, Caucasian, married male, who was born on [REDACTED], and died on September 11, 2001. Mr. Kleinberg's remaining life expectancy is estimated at 39.1 years. This data is from the National Center for Health Statistics, United States Life Tables, 2014, Vol. 66, No. 4, National Vital Statistics Reports, 2017. I assume an estimated trial or resolution date of January 1, 2019.

In order to perform this evaluation, I have reviewed the following materials: (1) the report by Dr. Matityahu Marcus from June 2002; and (2) the case information form.

My methodology for estimating the losses, which is explained below, is generally based on past wage growth, interest rates, and consumer prices, as well as studies regarding the value of life. The effective net discount rate using statistically average wage growth rates and statistically average discount rates is 0.25 percent.

SEG

My estimate of the real wage growth rate is 1.00 percent per year. This growth rate is based on Business Sector, Hourly Compensation growth data from the Major Sector Productivity and Costs Index found at the U.S. Bureau of Labor Statistics website at www.bls.gov/data/home.htm, Series ID: PRS84006103, for the real increase in wages primarily for the last 20 years.

My estimate of the real discount rate is 1.25 percent per year. This discount rate is based on the rate of return on short-term U.S. Treasury investments. The data is from the statistical series H.15 Selected Interest Rates, published by the Board of Governors of the Federal Reserve System found at www.federalreserve.gov. This data is also published in the Economic Report of the President Table for "Bond yields and interest rates" for the real return on U.S. Treasury investments primarily for the last 20 years.

Estimates of real growth and discount rates are net of inflation based on the Consumer Price Index (CPI-U), published in monthly issues of the U.S. Bureau of Labor Statistics, CPI Detailed Report (Washington, D.C.: U.S. Government Printing Office) and available at the U.S. Bureau of Labor Statistics website at www.bls.gov/data/home.htm, Series ID: CUUR0000SA0. The rate of inflation for the past 20 years has been 2.14 percent.

I. LOSS OF WAGES AND EMPLOYEE BENEFITS - Annual Employment

Tables 1 through 9 show the loss of wages and benefits. Based on the report by Dr. Matityahu Marcus from June 2002, Mr. Kleinberg was a Senior Vice President of OTC Trading/Equities at Cantor Fitzgerald at the time of his death. Mr. Kleinberg worked for Cantor Fitzgerald from 1996 to 1998, and then worked for Vandham Securities Corporation until he returned to Cantor in late 2000. Mr. Kleinberg has a Bachelor's of Science degree in accounting from the University of Delaware.

Based on the report by Dr. Marcus, Mr. Kleinberg's earnings averaged \$482,150 from 1998 through 2000. Additionally, Mr. Kleinberg derived substantial income from trading on his own accounts. Based on his tax returns, Dr. Marcus estimates that Mr. Kleinberg's income from his personal trading activities from 1998 through 2000 averaged \$365,758 per year and were \$699,243 in 2000. Mr. Kleinberg's total combined income averaged \$847,908 from 1998 through 2000.

The wage estimate is illustrated at Mr. Kleinberg's average combined income from 1998 through 2000 of \$847,908 in year 2000 dollars based on his average Cantor Fitzgerald earnings of \$482,150 and his average personal trading activities of \$365,758. Wages are grown at national average growth of 3.73 percent in 2001, 2.09 percent in 2002, 5.28 percent in 2003, 4.40 percent in

SEG

2004, 3.03 percent in 2005, 3.90 percent in 2006, 4.03 percent in 2007, 2.97 percent in 2008, 1.22 percent in 2009, 1.23 percent in 2010, 0.50 percent in 2011, 5.90 percent in 2012, zero percent in 2013, 2.73 percent in 2014, 3.08 percent in 2015, zero percent in 2016, and 2.49 percent in 2017. Wages are grown at estimated nominal wage growth of 3.0 percent in 2018 and 2019 and 1.0 percent real wage growth thereafter.

Employee benefit estimates are based on data from the U.S. Department of Labor, Bureau of Labor Statistics, Employer Cost of Employee Compensation - December 2017, 2018, found at www.bls.gov/ect. I have assumed that employee benefits grow at the same rate as wages and are discounted to present value at the same discount rate. Since these tables assume annual work, I do not include employee benefits relating to unemployment, injury, illness or disability. Based on the benefits for management, professional and related occupations, retirement benefits are illustrated at 8.9 percent of Cantor Fitzgerald wages, and health and life insurance benefits are illustrated at \$4.65 per hour, which projects to \$9,672 annually in year 2017 dollars. Social Security benefits are illustrated at 6.2 percent of the 2017 Social Security maximum earnings of \$127,200, which is \$7,886. Based on these assumptions, benefits are estimated at 6.4 percent of wages.

Personal consumption is an offset of the income. I use a personal consumption offset based on a study by Ruble, Patton, and Nelson, "Patton-Nelson Personal Consumption Tables 2011-12," Journal of Legal Economics, Vol. 21, No. 1, 2014, pp. 41-55, based on data from the U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditure Survey, 2011-12," Washington DC, 2012, personal consumption is illustrated at 6.5 percent through 2014 for a 5 person household, 8.8 percent through 2016 for a 4 person household, at 10.1 percent through 2020 for a 3 person household, and at 12.6 percent thereafter for a 2 person household.

I assume annual employment each year and show the accumulation through life expectancy. While these tables are calculated through the end of life expectancy, the losses from working through any age can be read off the table.

Based on the above assumptions, my opinion of the wage loss is \$47,465,251 ▶ Table 9; this figure assumes work to age 78.9, but the ability to work through any assumed age may be read from Table 9; for example, the loss to age 67 is \$32,646,862.

II. LOSS OF HOUSEHOLD/FAMILY SERVICES

The following sections estimate the value of household/family services provided to Alan Kleinberg's wife and children. These

SEG

services do not include loss of love, care, or affection, etc., but are the tangible services, valued as if they were provided by a person unknown to the household. A discussion of these services can be found in the **Household Services Valuation Appendix**. The hourly value of these services grows at the same rate as the wage growth rate discussed above.

II(A). LOSS OF HOUSEHOLD/FAMILY HOUSEKEEPING AND HOUSEHOLD MANAGEMENT SERVICES

Tables 10 through 12 show the pecuniary loss of tangible housekeeping chores and household management services. The number of hours of housekeeping and household management services for a married, working male is illustrated at 12.99 hours per week for minor children in the home through 2020 and 13.85 hours per week for no minor children in the home through 2028, and for a married, retired male at 22.52 hours per week for ages 62 to 74 through 2036 and 18.80 hours per week for ages 75 and over thereafter. This data is based on the American Time Use Survey published by the Bureau of Labor Statistics, www.bls.gov/tus, usefully summarized in a publication by Expectancy Data, The Dollar Value of A Day: 2016 Dollar Valuation, Shawnee Mission, KS, 2017.

The hourly value of the housekeeping and household management services is based on the mean hourly earnings of carpenters; maintenance and repair workers; painters; child care workers; waiters and waitresses; private household cooks; laundry and drycleaning workers; maids and housekeeping cleaners; landscaping and groundskeeping workers; bookkeeping, accounting and auditing clerks; and taxi drivers and chauffeurs, which is \$16.19 per hour in year 2017 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2017 National Occupational Employment and Wage Statistics found at www.bls.gov/oes. This figure is corroborated by the average hourly values published by Expectancy Data, The Dollar Value of A Day: 2016 Dollar Valuation, Shawnee Mission, KS, 2017, which is also based on the BLS Occupational Employment Statistics.

I assess such services at their estimated market value which includes a conservative estimate of 50 percent hourly non-wage component reasonably charged by agencies or free-lance individuals who supply such services on a part-time basis, and who are responsible for advertising, hiring and vetting, training, insuring and bonding the part-time service provider, and who are also responsible for pay-related costs such as social security contributions, etc. If a person were to hire a free-lance employee directly instead of going through an agency, then he or she would have to take on the responsibility for all the non-wage costs that the agency would otherwise incur and then

SEG

charge for. The money the person would pay directly in wages would be only a portion of the total costs. The total costs would include those items discussed above that the agency would otherwise incur.

Adding the non-wage component to the hourly wage is consistent with labor market theory and competitive market behavior. Peer-reviewed economic research supports this theory and shows that the non-wage costs can average up to 300 percent for the wage. See, for example, Cushing, Matthew J. and David I. Rosenbaum, "Valuing Household Services: A New Look at the Replacement Cost Approach," Journal of Legal Economics, Vol 19, No. 1, 2012, pp. 37-60, wherein the authors found that non-wage costs exceed wage costs by 167 percent. This is more than triple the 50 percent non-wage costs amount I use, discussed above. Also see Smith, David A., Stan V. Smith, and Stephanie R. Uhl, "Estimating the Value of Family Household Management Services: Approaches and Markups," Forensic Rehabilitation & Economics, Vol 3, No. 2, 2010, pp. 85-94. According to this research, the statistical probability is 99 percent that the non-wage costs exceed 250 percent of the wage cost. The use of only a 50 percent non-wage cost makes my estimate very conservative, and it far more than compensates for two possible variations: variations in the national wage depending on locality, and variations in different types of services actually performed in the household. Thus even if one or more of the different types of services are not performed, and even if the services are provided in low wage areas, my use of the low, 50 percent non-wage costs more than compensates for these factors.

According to Merry Maids, a national home cleaning service agency, the charges for their services within the largest 100 Metropolitan Statistical Areas with populations of 500,000 and up range from \$40 to \$65 per hour, averaging \$49 per hour, in 2012. This hourly rate reflects non-wage costs of 250 percent of wages, and after adjusting for market factors, is four times the non-wage costs figure that I use, resulting in an hourly rate of more than double the rate that I use. Thus my use of only a 50 percent addition for non-wage costs is, in fact, very conservative.

Based on these assumptions, and Alan Kleinberg's life expectancy of 78.9 years, my opinion of the loss of the value of housekeeping and household management services is \$743,922 ▶ Table 12.

II(B). LOSS OF HOUSEHOLD/FAMILY ADVICE, COUNSEL, GUIDANCE, INSTRUCTION AND TRAINING SERVICES

Tables 13 through 24 show the pecuniary loss of advice, counsel, guidance, instruction and training services sustained by Mr.

SEG

Kleinberg's wife and children using the estimated market-based valuation cost method. Valuing the tangible, economic loss of household family services beyond the physical housekeeping chores is well-recognized in the economic literature and in caselaw. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265, and Michigan Central v. Vreeland discussed in the Household Services Valuation Appendix. The tangible loss of advice, counsel, and guidance services is also discussed by Frank D. Tinari and Kristin Kucsma in Gerald D. Martin's Determining Economic Damages, James Publishing Group, Santa Ana, CA, 2009. Dr. Tinari and Ms. Kucsma state that advice, counsel, and guidance services are "the provision of helpful opinion, advice and information to ones's spouse, children, and elderly parents, as the need arises, in the areas of family problems, medical concerns, schooling, careers, finances, personal relationships, etc.."

The hourly value of the loss is based on the mean hourly earnings of educational, vocational, and school counselors; marriage and family therapists; child, family and school social workers; social and human service assistants; clergy; directors of religious activities and education; coaches; elementary school teachers; and personal financial advisors, which is \$27.79 per hour in year 2017 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2017 National Occupational Employment and Wage Statistics found at www.bls.gov/oes.

I assess such services at their estimated market value which includes a conservative estimate of 50 percent hourly non-wage component reasonably charged by agencies or free-lance individuals who supply such services on a part-time basis, and who are responsible for advertising, hiring and vetting, training, insuring and bonding the part-time service provider, and who are also responsible for pay-related costs such as the employer's share of social security contributions, etc. If a person were to hire a free-lance employee directly instead of going through an agency, then he or she would have to take on the responsibility for all the non-wage costs that the agency would otherwise incur and then charge for. The money the person would pay directly in wages would be only a portion of the total costs. The total costs would include those items discussed above that the agency would otherwise incur.

Adding the non-wage component to the hourly wage is consistent with labor market theory and competitive market behavior. Peer-reviewed economic research supports this theory and shows that the non-wage costs can average up to 300 percent for the wage. See, for example, Cushing, Matthew J. and David I. Rosenbaum, "Valuing Household Services: A New Look at the Replacement Cost

SEG

Approach," Journal of Legal Economics, Vol 19, No. 1, 2012, pp. 37-60, wherein the authors found that non-wage costs exceed wage costs by 167 percent. This is more than triple the 50 percent non-wage costs amount I use, discussed above. Also see Smith, David A., Stan V. Smith, and Stephanie R. Uhl, "Estimating the Value of Family Household Management Services: Approaches and Markups," Forensic Rehabilitation & Economics, Vol 3, No. 2, 2010, pp. 85-94. According to this research, the statistical probability is 99 percent that the non-wage costs exceed 250 percent of the wage cost. The use of only a 50 percent non-wage cost makes my estimate very conservative, and it far more than compensates for two possible variations: variations in the national wage depending on locality, and variations in different types of services actually performed in the household. Thus even if one or more of the different types of services are not performed, and even if the services are provided in low wage areas, my use of the low, 50 percent non-wage costs more than compensates for these factors.

According to Sylvan Learning Centers, a national home tutorial agency, charges for their services within the largest 100 Metropolitan Statistical Areas with populations of 500,000 and up range from \$45 to \$55 per hour, averaging \$50 per hour. This reflects non-wage costs of well over 100 percent of wages, and is more than double the non-wage costs figure that I use, resulting in an hourly rate 40 percent higher than the rate I use. Thus my use of only a 50 percent addition for non-wage costs is, in fact, very conservative.

Based on a benchmark loss of 1.0 hours per day for Mr. Kleinberg's wife and 1.0 hours per day for Mr. Kleinberg's children through each child's age 22 and 0.5 hours per day thereafter, my opinion of the loss of advice, counsel, guidance, instruction and training as a result of the death of Alan Kleinberg is as follows:

\$565,178 ▶ Table 15 for Mindy Kleinberg;
 \$365,535 ▶ Table 18 for Jacob Kleinberg;
 \$380,377 ▶ Table 21 for Lauren Kleinberg;
 \$411,723 ▶ Table 24 for Sam Kleinberg.

II(C). LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES

Tables 25 through 36 show the pecuniary loss of accompaniment services sustained by Mr. Kleinberg's wife and children using the estimated market-based valuation cost method. Valuing the tangible economic loss of household family services beyond physical housekeeping chores is well-recognized in the economic literature and in caselaw. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp.

SEG

253-265, and Michigan Central v. Vreeland discussed in the Household Services Valuation Appendix. The tangible economic loss of accompaniment services is also discussed by Frank D. Tinari, Ph.D., in a sub-section of chapter 6 of Gerald D. Martin's Determining Economic Damages, James Publishing Group, Santa Ana, CA, 2012, which states accompaniment does "not include consortium, intimate relations, love, and affection." Rather such accompaniment services "are more akin to those provided by a mere acquaintance" with whom one might "attend a movie, play cards, or take a stroll." Accompaniment does not require "any particular physical work activity or intimacy." Accompaniment is what can be provided by a hired home health aide or an "adult sitter."

The hourly value of the loss of accompaniment services is based on the mean hourly earnings of orderlies and attendants; home health aides; and personal and home care aides, which is \$12.33 per hour in year 2017 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2017 National Occupational Employment and Wage Statistics found at www.bls.gov/oes.

I assess such services at their estimated market value which includes a conservative estimate of 50 percent hourly non-wage component reasonably charged by agencies or free-lance individual who supply such services on a part-time basis, and who are responsible for advertising, hiring and vetting, training, insuring and bonding the part-time service provider, and who are also responsible for pay-related costs such as the employer's share of social security contributions, etc. If a person were to hire a free-lance employee directly instead of going through an agency, then he or she would have to take on the responsibility for all the non-wage costs that the agency would otherwise incur and then charge for. The money the person would pay directly in wages would be only a portion of the total costs. The total costs would include those items discussed above that the agency would otherwise incur.

Adding the non-wage component to the hourly wage is consistent with labor market theory and competitive market behavior. Peer-reviewed economic research supports this theory and shows that the non-wage costs can average up to 300 percent for the wage. See, for example, Cushing, Matthew J. and David I. Rosenbaum, "Valuing Household Services: A New Look at the Replacement Cost Approach," Journal of Legal Economics, Vol 19, No. 1, 2012, pp. 37-60, wherein the authors found that non-wage costs exceed wage costs by 167 percent. This is more than triple the 50 percent non-wage costs amount I use, discussed above. Also see Smith, David A., Stan V. Smith, and Stephanie R. Uhl, "Estimating the Value of Family Household Management Services: Approaches and Markups," Forensic Rehabilitation & Economics, Vol 3, No. 2,

SEG

2010, pp. 85-94. According to this research, the statistical probability is 99 percent that the non-wage costs exceed 250 percent of the wage cost. The use of only a 50 percent non-wage cost makes my estimate very conservative, and it far more than compensates for variations in the national wage depending on locality. Thus even if the services are provided in low wage areas, my use of the low, 50 percent non-wage costs more than compensates for this factor.

According to Visiting Angels, a national companion care agency, charges for their services within the largest 100 Metropolitan Statistical Areas with populations of 500,000 and up range from \$17 to \$25 per hour, averaging \$21 per hour. This reflects non-wage costs of approximately 100 percent of wages, and is approximately double the non-wage costs figure that I use, resulting in an hourly rate of more than 25 percent higher than the rate that I use. Thus my use of only a 50 percent addition for non-wage costs is, in fact, very conservative.

Based on a benchmark loss of 3.0 hours per day for Mr. Kleinberg's wife and 2.0 hours per day for Mr. Kleinberg's children through each child's age 22 and 1.0 hours per day thereafter, my opinion of the loss of accompaniment as a result of the death of Alan Kleinberg is as follows:

\$752,174 ▶ Table 27 for Mindy Kleinberg;
 \$324,354 ▶ Table 30 for Jacob Kleinberg;
 \$337,522 ▶ Table 33 for Lauren Kleinberg;
 \$365,347 ▶ Table 36 for Sam Kleinberg.

III. LOSS OF VALUE OF LIFE

Tables 37 through 39 show the loss of the value of life. Economists have long agreed that life is valued at more than the lost earnings capacity. My estimate of the value of life is based on many economic studies on what we, as a contemporary society, actually pay to preserve the ability to lead a normal life. The studies examine incremental pay for risky occupations as well as a multitude of data regarding expenditure for life savings by individuals, industry, and state and federal agencies. Based on the average value of a statistical life and life expectancy of 78.9 years, my opinion of the loss of the value of life for Alan Kleinberg is \$4,807,725 ▶ Table 39.

My estimate of the value of life is consistent with estimates published in other studies that examine and review the broad spectrum of economic literature on the value of life. Among these is "The Plausible Range for the Value of Life," Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 17-39, by T. R. Miller. This study reviews 67 different estimates of the value of life published by economists in peer-reviewed academic

SEG

journals. The Miller results, in most instances, show the value of life to range from approximately \$1.6 million to \$2.9 million dollars in year 1988 after-tax dollars, with a mean of approximately \$2.2 million dollars. In "The Value of Life: Estimates with Risks by Occupation and Industry," Economic Inquiry, Vol. 42, No. 1, May 2003, pp. 29-48, Professor W. K. Viscusi estimates the value of life to be approximately \$4.7 million dollars in year 2000 dollars. An early seminal paper on the value of life was written by Richard Thaler and Sherwin Rosen, "The Value of Saving a Life: Evidence from the Labor Market." in N.E. Terlickyj (ed.), Household Production and Consumption. New York: Columbia University Press, 1975, pp. 265-300. The Meta-Analyses Appendix to this report reviews additional literature suggesting a value of life of approximately \$5.4 million in year 2008 dollars.

Because it is generally accepted by economists, the economic methodology for the valuation of life has been found to meet the Daubert and Frye standards by many courts, along with the Rules of Evidence in many states nationwide. My testimony on the value of life has been accepted in approximately 200 state and federal cases nationwide in approximately two-thirds of the states and two-thirds of the federal jurisdictions. Testimony has been accepted by U.S. district and appellate courts as well as in state circuit, appellate, and supreme courts. Proof of general acceptance and other standards is found in a discussion of the extensive references to the scientific economic peer-reviewed literature on the value of life listed in the **Value of Life Appendix** to this report.

The underlying, academic, peer-reviewed studies fall into two general groups: (1) consumer behavior and purchases of safety devices; (2) wage risk premiums to workers; in addition, there is a third group of studies consisting of cost-benefit analyses of regulations. For example, one consumer safety study analyzes the costs of smoke detectors and the lifesaving reduction associated with them. One wage premium study examines the differential rates of pay for dangerous occupations with a risk of death on the job. Just as workers receive shift premiums for undesirable work hours, workers also receive a higher rate of pay to accept a increased risk of death on the job. A study of government regulation examines the lifesaving resulting from the installation of smoke stack scrubbers at high-sulphur, coal-burning power plants. As a hypothetical example of the methodology, assume that a safety device such as a carbon monoxide detector costs \$46 and results in lowering a person's risk of premature death by one chance in 100,000. The cost per life saved is obtained by dividing \$46 by the one in 100,000 probability, yielding \$4,600,000. Overall, based on the peer-reviewed economic literature, I estimate the central tendency of the range of the economic studies to be approximately \$4.8 million in year 2018 dollars.

SEG

IV. LOSS OF SOCIETY OR RELATIONSHIP

Tables 40 through 51 show the loss of society or relationship sustained by Mr. Kleinberg's wife and children. The value of the loss of society or relationship by family members with the injured can be based on a measure of the value of preserving the ability to live a normal life. This is discussed in the article, "The Relevance of Willingness-To-Pay Estimates of the Value of a Statistical Life in Determining Wrongful Death Awards," Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 75-89, by L. G. Chestnut and D. M. Violette. It is also discussed in "The Value of Life to Close Family Members: Calculating the Loss of Society and Companionship," The New Hedonics Primer for Economists and Attorneys, Second Edition, Edited by Thomas R. Ireland and John O. Ward, Lawyers & Judges Publishing Co., 1997, pp. 377-384, by Stan V. Smith, and republished in "The Value of Life to Close Family Members: Calculating the Loss of Society and Companionship," American Rehabilitation Economics Association 1997 Monograph, pp. 10-16.

Based on a benchmark loss of 35 percent for Mr. Kleinberg's wife and 20 percent for Mr. Kleinberg's children, my opinion of the loss of relationship as a result of the death of Alan Kleinberg is as follows:

\$1,890,442 ▶ Table 42 for Mindy Kleinberg;
 \$1,491,258 ▶ Table 45 for Jacob Kleinberg;
 \$1,588,683 ▶ Table 48 for Lauren Kleinberg;
 \$1,583,118 ▶ Table 51 for Sam Kleinberg.

V. SOLATIUM

It is my understanding that solatium damages are awarded based on a matrix produced by the court.

Other factors may be weighed to determine if these estimated losses for Alan Kleinberg should be adjusted because of special qualities or circumstances that economists do not as yet have a methodology for analysis.

In each set of tables, the estimated losses are calculated from September 11, 2001 through an assumed trial or resolution date of January 1, 2019, and from that date thereafter. The last table in each set accumulates the past and future estimated losses. These estimates are provided as a tool, an aid, and a guide for evaluation by others.

All opinions expressed in this report are clearly labeled as such. They are rendered in accordance with generally accepted

SEG

standards within the field of economics and are expressed to a reasonable degree of economic certainty. Estimates, assumptions, illustrations and the use of benchmarks, which are not opinions, but which can be viewed as hypothetical in nature, are also clearly disclosed and identified herein.

In my opinion, it is reasonable for experts in the field of economics and finance to rely on the materials and information I reviewed in this case for the formulation of my substantive opinions herein.

If additional information is provided to me, which could alter my opinions, I may incorporate any such information into an update, revision, addendum, or supplement of the opinions expressed in this report.

If you have any questions, please do not hesitate to call me.

Sincerely,

A handwritten signature in dark ink, appearing to read "Stan V. Smith". The signature is written in a cursive, slightly slanted style.

Stan V. Smith, Ph.D.
President

SEG

APPENDIX: HOUSEHOLD SERVICES VALUATION

Courts have long recognized claims for the value of tangible household family services as an element of damages in personal injury and wrongful death cases, as an aspect of the pecuniary loss in such cases. These services are those that are provided by the injured family member to himself or herself and to other family members, without charge or cost. Other family members who may receive such services can include spouses, children, parents or siblings; such family members do not necessarily have to reside in the same household to receive such services.

Economists and courts have also long recognized that an appropriate method in valuing such tangible services is to value their estimated market-based costs by examining costs paid in labor markets that provide generally comparable services for. Thus, economists can value the service by looking at market equivalents from which a pecuniary standard can be established. This approach is set forth in the 1913 U.S. Supreme Court Decision, Michigan Central Railroad Company v. Vreeland, 227 U.S. 59 (1913). So this method is a century old.

The Supreme Court's suggesting in valuing compensable services in the Vreeland decision is a standard that is not rigid, but actually rather general: "[The] pecuniary loss or damage must be one which can be measured by some standard.... Compensation for such loss manifestly does not include damages by way of recompense for grief or wounded feelings." Michigan Central v. Vreeland.

Examples of lost household services that used to be performed by persons (whether fatally or non-fatally injured) can include physical chores such as mowing the lawn, painting the house, cleaning the windows, doing the laundry, washing and repairing the car, preparing the meals and doing the dishes, among others. For many decades economists have met the Supreme Court's general standard by using labor market equivalents for cooks, laundry workers, gardeners, maids, etc. in valuing the physical chores regarding housekeeping services.

Additionally, economists have recognized that tangible services to family members include services well beyond the physical housekeeping chores. For example, William G. Jungbauer and Mark J. Odegard, in Maximizing Recovery in FELA Wrongful Death Actions, in Assessing Family Loss in Wrongful Death Litigation: The Special Roles of Lost Services and Personal Consumption, Lawyers & Judges Publishing Co., 1999, pp. 284, indicate that a complete analysis of all services performed by family members includes much, much more than the physical housekeeping chores. Frank D. Tinari, in a peer-reviewed, scientific, economic journal article "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall

SEG

1998, pp. 253-265, expresses the same view. Dr. Tinari has been a tenured Professor at Seton Hall University, and is a former president of the National Association of Forensic Economics. There has been no peer-reviewed critique of this article since it appeared.

Jungbauer and Odegard indicate that a person may have provided services of many other professions such as that of a chauffeur, driving other family members to appointments, or that of a security guard, especially regarding the injury to a male spouse, etc. Every family member acts as a companion to other family members. And it is common for family members to act as counselors for one another, typically providing advice and counsel on important personal, family, medical, financial, career or other issues. The marketplace can and does value such items of loss. If the person cannot provide these services, or does so at a reduced capacity or rate, there is a distinct and definite loss to the other family members. These losses have a definite and easily measurable pecuniary value. Vreeland requires only that a "reasonable expectation" of loss of services be proven and that such loss be valued by some standard, presumably a reasonably-based economic standard, to allow recovery.

The economic literature on recovery of loss of services discusses an estimated market-oriented valuation cost method to assess the pecuniary value of the loss of accompaniment services, as well as the value of advice, guidance and counsel services that family members provide to one another, within a broadly defined scope of family services. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure, " Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265.

Finally, according to Chief Justice Robert Wilentz of the Supreme Court of New Jersey, in Green v. Bittner, 85 NJ 1, 1980, pp. 12, accompaniment services, to be compensable, must be that which would have provided services substantially equivalent to those provided by the companions often hired today by the aged or infirm, or substantially equivalent to services provided by nurses or practical nurses; and its value must be confined to what the marketplace would pay a stranger with similar qualifications for performing such services.

In valuing the household services that are provided by family members to one another, beyond the physical housekeeping chores, both the U.S Supreme Court and the New Jersey Supreme Court discuss looking at labor markets for the equivalent value of such services. This methodology is identical to the traditional approach that economists have been using for over four decades in valuing the physical chores involved in housekeeping services.

5206

SEG

APPENDIX: VALUE OF LIFE

The economic methodology for the valuation of life has been found to meet the Daubert and Frye standards by many courts, along with the Rules of Evidence in many states nationwide. My testimony on the value of life has been accepted in approximately 200 state and federal cases nationwide in approximately two-thirds of the states and two-thirds of the federal jurisdictions. Testimony has been accepted by U.S. district and appellate courts as well as in state circuit, appellate, and supreme courts. The Daubert standard sets forth four criteria:

1. Testing of the theory and science
2. Peer Review
3. Known or potential rate of error
4. Generally accepted.

Testing of the theory and science has been accomplished over the past four decades, since the 1960s. Dozens of economists of high renown have published over a hundred articles in high quality, peer-reviewed economic journals measuring the value of life. The value of life theories are perhaps among the most well-tested in the field of economics, as evidenced by the enormous body of economic scientific literature that has been published in the field and is discussed below.

Peer Review of the concepts and methodology have been extraordinarily extensive. One excellent review of this extensive, peer-reviewed literature can be found in "The Value of Risks to Life and Health," W. K. Viscusi, Journal of Economic Literature, Vol. 31, December 1993, pp. 1912-1946. A second is "The Value of a Statistical Life: A Critical Review of Market Estimates throughout the World." W. K. Viscusi and J. E. Aldy, Journal of Risk and Uncertainty, Vol. 27, No. 1, November 2002, pp. 5-76. Additional theoretical and empirical work by Viscusi, a leading researcher in the field, can be found in: "The Value of Life", W. K. Viscusi, John M. Olin Center for Law, Economics, and Business, Harvard Law School, Discussion Paper No. 517, June 2005. An additional peer-reviewed article discusses the application to forensic economics: "The Plausible Range for the Value of Life," T. R. Miller, Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 17-39, which discusses the many dozens of articles published in other peer-reviewed economic journals on this topic. This concept is discussed in detail in "Willingness to Pay Comes of Age: Will the System Survive?" T. R. Miller, Northwestern University Law Review, Summer 1989, pp. 876-907, and "Hedonic Damages in Personal Injury and Wrongful Death

SEG

Litigation," by Stan V. Smith in Gaughan and Thornton, eds., Litigation Economics, Contemporary Studies in Economic and Financial Analysis, Vol. 74, pp. 39-59, JAI Press, Greenwich, CT, 1993. Kenneth Arrow, a Nobel Laureate in economics, discusses this method for valuing life in "Invaluable Goods," Journal of Economic Literature, Vol. 35, No. 2, 1997, pp. 759. See the Meta-Analyses Appendix for an additional review of the literature.

The known or potential rate of error is well researched. All of these articles discuss the known or potential rate of error, well within the acceptable standard in the field of economics, generally using a 95% confidence rate for the statistical testing and acceptance of results. There are few areas in the field of economics where the known or potential rate of error has been as well-accepted and subject to more extensive investigation.

General Acceptance of the concepts and methodology on the value of life in the field of economics is extensive. This methodology is and has been generally accepted in the field of economics for many years. Indeed, according to the prestigious and highly-regarded research institute, The Rand Corporation, by 1988, the peer-reviewed scientific methods for estimating the value of life were well-accepted: "Most economists would agree that the willingness-to-pay methodology is the most conceptually appropriate criterion for establishing the value of life," Computing Economic loss in Cases of Wrongful Death, King and Smith, Rand Institute for Civil Justice, R-3549-ICJ, 1988.

While first discussed in cutting edge, peer-reviewed economic journals, additional proof of general acceptance is now indicated by the fact that this methodology is now taught in standard economics courses at the undergraduate and graduate level throughout hundreds of colleges and universities nationwide as well as the fact that it is taught and discussed in widely-accepted textbooks in the field of law and economics: Economics, Sixth Edition, David C. Colander, McGraw-Hill Irwin, Boston, 2006, pp. 463-465; this introductory economics textbook is the third most widely used textbook in college courses nationwide. Hamermesh and Rees's The Economics of Work and Pay, Harper-Collins, 1993, Chapter 13, a standard advanced textbook in labor economics, also discusses the methodology for valuing life. Other textbooks discuss this topic as well. Richard Posner, a Judge and former Chief Judge of the U.S. Court of Appeals for the highly regarded 7th Circuit and Senior Lecturer at the University of Chicago Law School, one of most prolific legal writers in America, details the Value of Life approach in his widely used textbooks: Economic Analysis of Law, 1986, Little Brown & Co., pp. 182-185 and Tort Law, 1982, Little Brown & Co., pp. 120-126.

As further evidence of general acceptance in the field, some surveys (albeit non-scientific) published in the field of

SEG

forensic economics show that hundreds of economists nationwide are now familiar with this methodology and are available to prepare (and critique) forensic economic value of life estimates. Indeed, some economists who indicate they will prepare such analysis for plaintiffs also are willing to critique such analysis for defendants, as I have done. That an economist is willing to critique a report does not indicate that he or she is opposed to the concept or the methodology, but merely available to assure that the plaintiff economist has employed proper techniques. The fact that there are economists who indicate they do not prepare estimates of value of life is again no indication that they oppose the methodology: many claim they are not familiar with the literature and untrained in this area. While some CPAs and others without a degree in economics have opposed these methods, such professionals do not have the requisite academic training and are unqualified to make such judgments. However, as in any field of economics, this area is not without any dissent. General acceptance does not mean universal acceptance.

Additional evidence of general acceptance in the field is found in the teaching of the concepts regarding the value of life. Forensic Economics is now taught as a special field in a number of institutions nationwide. I taught what is believed to be the first course ever presented in the field of Forensic Economics at DePaul University in Spring, 1990. My own book, Economic/Hedonic Damages, Anderson, 1990, and supplemental updates thereto, co-authored with Dr. Michael Brookshire, a Professor of Economics in West Virginia, has been used as a textbook in at least 5 colleges and universities nationwide in such courses in economics, and has a thorough discussion of the methodology. Toppino et. al., in "Forensic Economics in the Classroom," published in The Earnings Analyst, Journal of the American Rehabilitation Economics Association, Vol. 4, 2001, pp. 53-86, indicate that hedonic damages is one of 15 major topic areas taught in such courses.

Lastly, general acceptance is found by examining publications in the primary journal in the field of Forensic Economics, which is the peer-reviewed Journal of Forensic Economics, where there have been published many articles on the value of life. Some are cited above. Others include: "The Econometric Basis for Estimates of the Value of Life," W. K. Viscusi, Vol 3, No. 3, Fall 1990, pp. 61-70; "Hedonic Damages in the Courtroom Setting." Stan V. Smith, Vol. 3, No. 3, Fall 1990, pp. 41-49; "Issues Affecting the Calculated Value of Life," E. P. Berla, M. L. Brookshire and Stan V. Smith, Vol 3, No. 1, 1990, pp. 1-8; "Hedonic Damages and Personal Injury: A Conceptual Approach." G. R. Albrecht, Vol. 5., No. 2, Spring/Summer 1992, pp. 97-104; "The Application of the Hedonic Damages Concept to Wrongful and Personal Injury Litigation." G. R. Albrecht, Vol. 7, No. 2, Spring/Summer 1994, pp. 143-150; and also "A Review of the Monte Carlo Evidence Concerning Hedonic Value of Life Estimates," R. F.

SEG

Gilbert, Vol. 8, No. 2, Spring/Summer 1995, pp. 125-130. Professor Ike Mathur, while Chairman of the Department of Finance at Southern Illinois University wrote an article on how the value of life studies can be used to provide a basis for estimating the value of life per year in application to litigation. This article corroborates my approach: "Estimating Value of Life per Life Year." I. Mathur, Journal of Forensic Economics, Vol. 3, No. 3, 1990, pp. 95-96. As do many of the authors of applications of the value of life literature to litigation economics, Professor Mathur has frequently testified in court, and courts have admitted his testimony.

It is important to note that this methodology is endorsed and employed by the U. S. Government as the standard and recommended approach for use by all U. S. Agencies in valuing life for policy purposes, as mandated in current and past Presidential Executive Orders in effect since 1972, and as discussed in "Report to Congress on the Costs and Benefits of Federal Regulations," Office of Management and Budget, 1998, and "Economic Analysis of Federal Regulations Under Executive Order 12866," Executive Office of the President, Office of Management and Budget, pp. 1-37, and "Report to the President on Executive Order No. 12866," Regulatory Planning and Review, May 1, 1994, Office of Information and Regulatory Affairs, Office of Management and Budget. Prior presidents signed similar orders as discussed in "Federal Agency Valuations of Human life," Administrative Conference of the United States, Report for Recommendation 88-7, December 1988, pp. 368-408. 926

SEG

APPENDIX: META-ANALYSES AND VALUE OF LIFE RESULTS SINCE 2000

Below I list the principal systematic reviews (meta-analyses), since the year 2000, of the value of life literature, and the values of a statistical life that they recommend. In statistics, a meta-analysis combines the results of several studies that address a set of related research hypotheses. Meta-analysis increase the statistical power of studies by analyzing a group of studies and provide a more powerful and accurate data analysis than would result from analyzing each study alone. Based on those reviews, the Summary Table suggests a best estimate. The following table summarizes the studies and their findings.

These statistically based studies place the value between \$4.4 and \$7.5 million, with \$5.9 million in year 2005 dollars representing a conservative yet credible estimate of the average (and range midpoint) of the values of a statistical life published in the studies in year 2005 dollars. Net of human capital, a credible net value of life based on all these literature reviews to be \$4.8 million in year 2005 dollars, or \$5.4 million in year 2008 dollars.

The actual value that I use, \$4.1 million in year 2008 dollars (\$4.8 million in year 2018 dollars) is approximately 24 percent lower than a conservative average estimate based on the credible meta-analyses. This value was originally based on a review conducted in the late 1980s, averaging the results published by that time. I have increased that late 1980s value only by inflation over time, despite the fact a review of literature over the years since that time has put obvious upward pressure on the figure that I use.

SEG

VALUE OF STATISTICAL LIFE SUMMARY TABLE

Mean and range of value of statistical life estimates (in 2005 dollars) from the best meta-analyses and systematic reviews since 2000 and characteristics of those reviews.

Study	Formal Meta-Analysis?	Number of Values	Best Estimate (2005 Dollars)	Range	Context
Miller 2000	Yes	68 estimates	\$5.1M	\$4.5-\$6.2M	US estimate from all
Mrozek & Taylor 2002	Yes	203 estimates	\$4.4M	+ or - 35%	Labor market
Viscusi & Aldy 2003	Yes	49 estimates	\$6.5M	\$5.1-\$9.6M	Labor market, US estimate from all
Kochi et al. 2006	Yes	234 estimates	\$6.0M	+ or - 44%	Labor market survey
Bellavance 2006 (published in 2009)	Yes	37 estimates	\$7.5M	+ or - 19%	Labor market

Adapted from Ted R. Miller's paper "Hedonic Damages," Journal of Forensic Economics, Vol. 20, No. 2 (October 2008), pp. 137-153.

SEG

Miller (2000) started from the Miller 1989 JFE estimates and used statistical methods to adjust for differences between studies. It also added newer studies, primarily ones outside the United States. The authors specified the most appropriate study approach a priori, which allowed calculation of a best estimate from the statistical regression. Miller, Ted R, "Variations between Countries in Values of Statistical Life", Journal of Transport Economics and Policy, Vol. 34, No. 2 (May 2000), pp. 169-188.

Mrozek and Taylor (2002) searched intensively for studies of the value of life implied by wages paid for risky jobs. They coded all values from each study rather than a most appropriate estimate. A statistical analysis identified what factors accounted for the differences in values between studies. The authors specified the most appropriate study approach a priori, which allowed calculation of a best estimate from the statistical regression. Mrozek, Janusz R. and Laura O. Taylor, "What Determines the Value of Life? A Meta-Analysis", Journal of Policy Analysis and Management, Vol. 21, No. 2 (2002), pp. 253-270.

Viscusi and Aldy (2003) focused on values from labor market studies that they considered of high quality and that provided data on risk levels and other important explanatory variables. They used statistical methods to account for variations between studies and derive a best estimate. W.K. Viscusi and J.E. Aldy, "The Value of a Statistical Life: A Critical Review of Market Estimates Throughout the World", Journal of Risk and Uncertainty, Vol. 27, No. 1 (2003), pp. 5-76.

Kochi et al. (2006) searched intensively for studies of the value of life implied by wages and coded all values from each study rather than a most appropriate estimate. They did not filter study quality carefully. The best estimate was derived by statistical methods based on the distribution of the values within and across studies. Kochi, Ikuho, Bryan Hubbell, and Randall Kramer, "An Empirical Bayes Approach to Combining and Comparing Estimates of the Value of a Statistical Life for Environmental Policy Analysis", Environmental and Resource Economics, Vol. 34 (2006), pp. 385-406.

Bellavance et al. (2009) focused on values from labor market studies that they considered of high quality and that provided data on risk levels and other important explanatory variables. They used statistical methods to account for variations between studies and derive a best estimate. Bellavance, Francois, Georges Dionne, and Martin Lebeau, "The Value of a Statistical Life: A Meta-Analysis with a Mixed Effects Regression Model", Journal of Health Economics, Vol. 28, Issue 2, (2009), pp. 444-464. 3A22

SEG

SUMMARY OF LOSSES FOR ALAN KLEINBERG

TABLE *****	DESCRIPTION *****	ESTIMATE *****
	<u>EARNINGS</u>	
	LOSS OF WAGES & BENEFITS, NET OF PERSONAL CONSUMPTION	
9	Annual Employment to age 67	\$47,465,251
	<u>HOUSEHOLD/FAMILY SERVICES</u>	
12	LOSS OF HOUSEHOLD/FAMILY HOUSEKEEPING AND HOME MANAGEMENT SERVICES	\$ 743,922
	LOSS OF HOUSEHOLD/FAMILY GUIDANCE SERVICES	
15	Mindy Kleinberg	\$ 565,178
18	Jacob Kleinberg	\$ 365,535
21	Lauren Kleinberg	\$ 380,377
24	Sam Kleinberg	\$ 411,723
	LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES	
27	Mindy Kleinberg	\$ 752,174
30	Jacob Kleinberg	\$ 324,354
33	Lauren Kleinberg	\$ 337,522
36	Sam Kleinberg	\$ 365,347
	<u>LOSS OF ENJOYMENT OF LIFE</u>	
39	LOSS OF VALUE OF LIFE	\$ 4,807,725
	<u>LOSS OF SOCIETY AND RELATIONSHIP</u>	
	LOSS OF RELATIONSHIP	
42	Mindy Kleinberg	\$ 1,890,442
45	Jacob Kleinberg	\$ 1,491,258
48	Lauren Kleinberg	\$ 1,588,683
51	Sam Kleinberg	\$ 1,583,118
	<u>SOLATIUM</u>	
	SOLATIUM	\$SEE MATRIX

SEG

The information on this Summary of Losses is intended to summarize losses under certain given assumptions. Please refer to the report and the tables for all the opinions.

Table 1

LOSS OF PAST WAGES
2001 - 2018

YEAR	AGE	WAGES	CUMULATE
****	***	*****	*****
2001	40	\$267,469	\$267,469
2002	41	897,888	1,165,357
2003	42	945,282	2,110,639
2004	43	986,883	3,097,522
2005	44	1,016,830	4,114,352
2006	45	1,056,511	5,170,863
2007	46	1,099,050	6,269,913
2008	47	1,131,673	7,401,586
2009	48	1,145,427	8,547,013
2010	49	1,159,464	9,706,477
2011	50	1,165,223	10,871,700
2012	51	1,233,937	12,105,637
2013	52	1,233,937	13,339,574
2014	53	1,267,622	14,607,196
2015	54	1,306,648	15,913,844
2016	55	1,306,648	17,220,492
2017	56	1,339,226	18,559,718
2018	57	1,379,403	\$19,939,121
KLEINBERG		\$19,939,121	

Table 2

LOSS OF PAST EMPLOYEE BENEFITS
2001 - 2018

YEAR	AGE	EMPLOYEE BENEFITS	CUMULATE
****	***	*****	*****
2001	40	\$17,118	\$17,118
2002	41	57,465	74,583
2003	42	60,498	135,081
2004	43	63,161	198,242
2005	44	65,077	263,319
2006	45	67,617	330,936
2007	46	70,339	401,275
2008	47	72,427	473,702
2009	48	73,307	547,009
2010	49	74,206	621,215
2011	50	74,574	695,789
2012	51	78,972	774,761
2013	52	78,972	853,733
2014	53	81,128	934,861
2015	54	83,625	1,018,486
2016	55	83,625	1,102,111
2017	56	85,710	1,187,821
2018	57	88,282	\$1,276,103
KLEINBERG		\$1,276,103	

Table 3

LOSS OF PAST PERSONAL CONSUMPTION
2001 - 2018

YEAR	AGE	PERSONAL CONSUMPTION	CUMULATE
****	***	*****	*****
2001	40	-\$18,509	-\$18,509
2002	41	-62,134	-80,643
2003	42	-65,414	-146,057
2004	43	-68,292	-214,349
2005	44	-70,365	-284,714
2006	45	-73,111	-357,825
2007	46	-76,054	-433,879
2008	47	-78,312	-512,191
2009	48	-79,264	-591,455
2010	49	-80,235	-671,690
2011	50	-80,633	-752,323
2012	51	-85,388	-837,711
2013	52	-85,388	-923,099
2014	53	-87,719	-1,010,818
2015	54	-122,302	-1,133,120
2016	55	-122,302	-1,255,422
2017	56	-143,967	-1,399,389
2018	57	-148,286	-\$1,547,675
KLEINBERG		-\$1,547,675	

Table 4

ECONOMIC LOSS TO DATE
2001 - 2018

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2001	40	\$267,469	\$17,118	-\$18,509	\$266,078	\$266,078
2002	41	897,888	57,465	-62,134	893,219	1,159,297
2003	42	945,282	60,498	-65,414	940,366	2,099,663
2004	43	986,883	63,161	-68,292	981,752	3,081,415
2005	44	1,016,830	65,077	-70,365	1,011,542	4,092,957
2006	45	1,056,511	67,617	-73,111	1,051,017	5,143,974
2007	46	1,099,050	70,339	-76,054	1,093,335	6,237,309
2008	47	1,131,673	72,427	-78,312	1,125,788	7,363,097
2009	48	1,145,427	73,307	-79,264	1,139,470	8,502,567
2010	49	1,159,464	74,206	-80,235	1,153,435	9,656,002
2011	50	1,165,223	74,574	-80,633	1,159,164	10,815,166
2012	51	1,233,937	78,972	-85,388	1,227,521	12,042,687
2013	52	1,233,937	78,972	-85,388	1,227,521	13,270,208
2014	53	1,267,622	81,128	-87,719	1,261,031	14,531,239
2015	54	1,306,648	83,625	-122,302	1,267,971	15,799,210
2016	55	1,306,648	83,625	-122,302	1,267,971	17,067,181
2017	56	1,339,226	85,710	-143,967	1,280,969	18,348,150
2018	57	1,379,403	88,282	-148,286	1,319,399	\$19,667,549
KLEINBERG		\$19,939,121	\$1,276,103	-\$1,547,675	\$19,667,549	

Table 5

PRESENT VALUE OF FUTURE WAGES
2019 - 2040

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$1,420,788	0.98765	\$1,403,241	\$1,403,241
2020	59	1,434,996	0.97546	1,399,781	2,803,022
2021	60	1,449,346	0.96342	1,396,329	4,199,351
2022	61	1,463,839	0.95152	1,392,872	5,592,223
2023	62	1,478,477	0.93978	1,389,443	6,981,666
2024	63	1,493,262	0.92817	1,386,001	8,367,667
2025	64	1,508,195	0.91672	1,382,593	9,750,260
2026	65	1,523,277	0.90540	1,379,175	11,129,435
2027	66	1,538,510	0.89422	1,375,766	12,505,201
2028	67	1,553,895	0.88318	1,372,369	13,877,570
2029	68	1,569,434	0.87228	1,368,986	15,246,556
2030	69	1,585,128	0.86151	1,365,604	16,612,160
2031	70	1,600,979	0.85087	1,362,225	17,974,385
2032	71	1,616,989	0.84037	1,358,869	19,333,254
2033	72	1,633,159	0.82999	1,355,506	20,688,760
2034	73	1,649,491	0.81975	1,352,170	22,040,930
2035	74	1,665,986	0.80963	1,348,832	23,389,762
2036	75	1,682,646	0.79963	1,345,494	24,735,256
2037	76	1,699,472	0.78976	1,342,175	26,077,431
2038	77	1,716,467	0.78001	1,338,861	27,416,292
2039	78	1,733,632	0.77038	1,335,555	28,751,847
2040	79	1,391,180	0.76280	1,061,192	\$29,813,039

ALAN KLEINBERG

\$29,813,039

Table 6

PRESENT VALUE OF FUTURE EMPLOYEE BENEFITS
2019 - 2040

YEAR	AGE	EMPLOYEE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$90,930	0.98765	\$89,807	\$89,807
2020	59	91,840	0.97546	89,586	179,393
2021	60	92,758	0.96342	89,365	268,758
2022	61	93,686	0.95152	89,144	357,902
2023	62	94,623	0.93978	88,925	446,827
2024	63	95,569	0.92817	88,704	535,531
2025	64	96,524	0.91672	88,485	624,016
2026	65	97,490	0.90540	88,267	712,283
2027	66	98,465	0.89422	88,049	800,332
2028	67	99,449	0.88318	87,831	888,163
2029	68	100,444	0.87228	87,615	975,778
2030	69	101,448	0.86151	87,398	1,063,176
2031	70	102,463	0.85087	87,183	1,150,359
2032	71	103,487	0.84037	86,967	1,237,326
2033	72	104,522	0.82999	86,752	1,324,078
2034	73	105,567	0.81975	86,539	1,410,617
2035	74	106,623	0.80963	86,325	1,496,942
2036	75	107,689	0.79963	86,111	1,583,053
2037	76	108,766	0.78976	85,899	1,668,952
2038	77	109,854	0.78001	85,687	1,754,639
2039	78	110,952	0.77038	85,475	1,840,114
2040	79	89,036	0.76280	67,917	\$1,908,031

ALAN KLEINBERG

\$1,908,031

Table 7

PRESENT VALUE OF FUTURE PERSONAL CONSUMPTION
2019 - 2040

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	-\$152,735	0.98765	-\$150,849	-\$150,849
2020	59	-154,262	0.97546	-150,476	-301,325
2021	60	-194,357	0.96342	-187,247	-488,572
2022	61	-196,301	0.95152	-186,784	-675,356
2023	62	-198,264	0.93978	-186,325	-861,681
2024	63	-200,246	0.92817	-185,862	-1,047,543
2025	64	-202,249	0.91672	-185,406	-1,232,949
2026	65	-204,271	0.90540	-184,947	-1,417,896
2027	66	-206,314	0.89422	-184,490	-1,602,386
2028	67	-208,377	0.88318	-184,034	-1,786,420
2029	68	-210,461	0.87228	-183,581	-1,970,001
2030	69	-212,566	0.86151	-183,128	-2,153,129
2031	70	-214,691	0.85087	-182,674	-2,335,803
2032	71	-216,838	0.84037	-182,224	-2,518,027
2033	72	-219,007	0.82999	-181,774	-2,699,801
2034	73	-221,197	0.81975	-181,326	-2,881,127
2035	74	-223,409	0.80963	-180,879	-3,062,006
2036	75	-225,643	0.79963	-180,431	-3,242,437
2037	76	-227,899	0.78976	-179,986	-3,422,423
2038	77	-230,178	0.78001	-179,541	-3,601,964
2039	78	-232,480	0.77038	-179,098	-3,781,062
2040	79	-186,557	0.76280	-142,306	-\$3,923,368

ALAN KLEINBERG

-\$3,923,368

Table 8

PRESENT VALUE OF FUTURE WAGE AND BENEFIT LOSS
2019 - 2040

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2019	58	\$1,403,241	\$89,807	-\$150,849	\$1,342,199	\$1,342,199
2020	59	1,399,781	89,586	-150,476	1,338,891	2,681,090
2021	60	1,396,329	89,365	-187,247	1,298,447	3,979,537
2022	61	1,392,872	89,144	-186,784	1,295,232	5,274,769
2023	62	1,389,443	88,925	-186,325	1,292,043	6,566,812
2024	63	1,386,001	88,704	-185,862	1,288,843	7,855,655
2025	64	1,382,593	88,485	-185,406	1,285,672	9,141,327
2026	65	1,379,175	88,267	-184,947	1,282,495	10,423,822
2027	66	1,375,766	88,049	-184,490	1,279,325	11,703,147
2028	67	1,372,369	87,831	-184,034	1,276,166	12,979,313
2029	68	1,368,986	87,615	-183,581	1,273,020	14,252,333
2030	69	1,365,604	87,398	-183,128	1,269,874	15,522,207
2031	70	1,362,225	87,183	-182,674	1,266,734	16,788,941
2032	71	1,358,869	86,967	-182,224	1,263,612	18,052,553
2033	72	1,355,506	86,752	-181,774	1,260,484	19,313,037
2034	73	1,352,170	86,539	-181,326	1,257,383	20,570,420
2035	74	1,348,832	86,325	-180,879	1,254,278	21,824,698
2036	75	1,345,494	86,111	-180,431	1,251,174	23,075,872
2037	76	1,342,175	85,899	-179,986	1,248,088	24,323,960
2038	77	1,338,861	85,687	-179,541	1,245,007	25,568,967
2039	78	1,335,555	85,475	-179,098	1,241,932	26,810,899
2040	79	1,061,192	67,917	-142,306	986,803	\$27,797,702
KLEINBERG		\$29,813,039	\$1,908,031	-\$3,923,368	\$27,797,702	

Table 9

PRESENT VALUE OF NET WAGE AND BENEFIT LOSS
2001 - 2040

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2001	40	\$267,469	\$17,118	-\$18,509	\$266,078	\$266,078
2002	41	897,888	57,465	-62,134	893,219	1,159,297
2003	42	945,282	60,498	-65,414	940,366	2,099,663
2004	43	986,883	63,161	-68,292	981,752	3,081,415
2005	44	1,016,830	65,077	-70,365	1,011,542	4,092,957
2006	45	1,056,511	67,617	-73,111	1,051,017	5,143,974
2007	46	1,099,050	70,339	-76,054	1,093,335	6,237,309
2008	47	1,131,673	72,427	-78,312	1,125,788	7,363,097
2009	48	1,145,427	73,307	-79,264	1,139,470	8,502,567
2010	49	1,159,464	74,206	-80,235	1,153,435	9,656,002
2011	50	1,165,223	74,574	-80,633	1,159,164	10,815,166
2012	51	1,233,937	78,972	-85,388	1,227,521	12,042,687
2013	52	1,233,937	78,972	-85,388	1,227,521	13,270,208
2014	53	1,267,622	81,128	-87,719	1,261,031	14,531,239
2015	54	1,306,648	83,625	-122,302	1,267,971	15,799,210
2016	55	1,306,648	83,625	-122,302	1,267,971	17,067,181
2017	56	1,339,226	85,710	-143,967	1,280,969	18,348,150
2018	57	1,379,403	88,282	-148,286	1,319,399	19,667,549
2019	58	1,403,241	89,807	-150,849	1,342,199	21,009,748
2020	59	1,399,781	89,586	-150,476	1,338,891	22,348,639
2021	60	1,396,329	89,365	-187,247	1,298,447	23,647,086
2022	61	1,392,872	89,144	-186,784	1,295,232	24,942,318
2023	62	1,389,443	88,925	-186,325	1,292,043	26,234,361
2024	63	1,386,001	88,704	-185,862	1,288,843	27,523,204
2025	64	1,382,593	88,485	-185,406	1,285,672	28,808,876
2026	65	1,379,175	88,267	-184,947	1,282,495	30,091,371
2027	66	1,375,766	88,049	-184,490	1,279,325	31,370,696
2028	67	1,372,369	87,831	-184,034	1,276,166	32,646,862
2029	68	1,368,986	87,615	-183,581	1,273,020	33,919,882
2030	69	1,365,604	87,398	-183,128	1,269,874	35,189,756
2031	70	1,362,225	87,183	-182,674	1,266,734	36,456,490
2032	71	1,358,869	86,967	-182,224	1,263,612	37,720,102
2033	72	1,355,506	86,752	-181,774	1,260,484	38,980,586
2034	73	1,352,170	86,539	-181,326	1,257,383	40,237,969
2035	74	1,348,832	86,325	-180,879	1,254,278	41,492,247
2036	75	1,345,494	86,111	-180,431	1,251,174	42,743,421
2037	76	1,342,175	85,899	-179,986	1,248,088	43,991,509
2038	77	1,338,861	85,687	-179,541	1,245,007	45,236,516
2039	78	1,335,555	85,475	-179,098	1,241,932	46,478,448
2040	79	1,061,192	67,917	-142,306	986,803	\$47,465,251
KLEINBERG		\$49,752,160	\$3,184,134	-\$5,471,043	\$47,465,251	

Table 10

LOSS OF PAST HOUSEHOLD SERVICES
2001 - 2018

YEAR	AGE	HOUSEHOLD SERVICES	CUMULATE
****	***	*****	*****
2001	40	\$3,277	\$3,277
2002	41	11,000	14,277
2003	42	11,581	25,858
2004	43	12,091	37,949
2005	44	12,458	50,407
2006	45	12,944	63,351
2007	46	13,465	76,816
2008	47	13,865	90,681
2009	48	14,033	104,714
2010	49	14,205	118,919
2011	50	14,276	133,195
2012	51	15,117	148,312
2013	52	15,117	163,429
2014	53	15,530	178,959
2015	54	16,008	194,967
2016	55	16,008	210,975
2017	56	16,407	227,382
2018	57	16,900	\$244,282
KLEINBERG		\$244,282	

Table 11

PRESENT VALUE OF FUTURE HOUSEHOLD SERVICES
2019 - 2040

YEAR	AGE	HOUSEHOLD SERVICES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$17,407	0.98765	\$17,192	\$17,192
2020	59	17,581	0.97546	17,150	34,342
2021	60	18,932	0.96342	18,239	52,581
2022	61	19,121	0.95152	18,194	70,775
2023	62	19,312	0.93978	18,149	88,924
2024	63	19,505	0.92817	18,104	107,028
2025	64	19,700	0.91672	18,059	125,087
2026	65	19,897	0.90540	18,015	143,102
2027	66	20,096	0.89422	17,970	161,072
2028	67	20,297	0.88318	17,926	178,998
2029	68	33,334	0.87228	29,077	208,075
2030	69	33,667	0.86151	29,004	237,079
2031	70	34,004	0.85087	28,933	266,012
2032	71	34,344	0.84037	28,862	294,874
2033	72	34,687	0.82999	28,790	323,664
2034	73	35,034	0.81975	28,719	352,383
2035	74	35,384	0.80963	28,648	381,031
2036	75	35,738	0.79963	28,577	409,608
2037	76	30,133	0.78976	23,798	433,406
2038	77	30,434	0.78001	23,739	457,145
2039	78	30,738	0.77038	23,680	480,825
2040	79	24,666	0.76280	18,815	\$499,640

ALAN KLEINBERG

\$499,640

Table 12

PRESENT VALUE OF NET HOUSEHOLD SERVICES
2001 - 2040

YEAR	AGE	HOUSEHOLD SERVICES	CUMULATE
****	***	*****	*****
2001	40	\$3,277	\$3,277
2002	41	11,000	14,277
2003	42	11,581	25,858
2004	43	12,091	37,949
2005	44	12,458	50,407
2006	45	12,944	63,351
2007	46	13,465	76,816
2008	47	13,865	90,681
2009	48	14,033	104,714
2010	49	14,205	118,919
2011	50	14,276	133,195
2012	51	15,117	148,312
2013	52	15,117	163,429
2014	53	15,530	178,959
2015	54	16,008	194,967
2016	55	16,008	210,975
2017	56	16,407	227,382
2018	57	16,900	244,282
2019	58	17,192	261,474
2020	59	17,150	278,624
2021	60	18,239	296,863
2022	61	18,194	315,057
2023	62	18,149	333,206
2024	63	18,104	351,310
2025	64	18,059	369,369
2026	65	18,015	387,384
2027	66	17,970	405,354
2028	67	17,926	423,280
2029	68	29,077	452,357
2030	69	29,004	481,361
2031	70	28,933	510,294
2032	71	28,862	539,156
2033	72	28,790	567,946
2034	73	28,719	596,665
2035	74	28,648	625,313
2036	75	28,577	653,890
2037	76	23,798	677,688
2038	77	23,739	701,427
2039	78	23,680	725,107
2040	79	18,815	\$743,922

KLEINBERG \$743,922

Table 13

LOSS OF PAST GUIDANCE TO MINDY
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,551	46,738
2006	45	12,002	58,740
2007	46	12,485	71,225
2008	47	12,855	84,080
2009	48	13,012	97,092
2010	49	13,171	110,263
2011	50	13,237	123,500
2012	51	14,017	137,517
2013	52	14,017	151,534
2014	53	14,400	165,934
2015	54	14,843	180,777
2016	55	14,843	195,620
2017	56	15,213	210,833
2018	57	15,670	\$226,503
KLEINBERG		\$226,503	

Table 14

PRESENT VALUE OF FUTURE GUIDANCE TO MINDY
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$16,140	0.98765	\$15,941	\$15,941
2020	59	16,301	0.97546	15,901	31,842
2021	60	16,464	0.96342	15,862	47,704
2022	61	16,629	0.95152	15,823	63,527
2023	62	16,795	0.93978	15,784	79,311
2024	63	16,963	0.92817	15,745	95,056
2025	64	17,133	0.91672	15,706	110,762
2026	65	17,304	0.90540	15,667	126,429
2027	66	17,477	0.89422	15,628	142,057
2028	67	17,652	0.88318	15,590	157,647
2029	68	17,829	0.87228	15,552	173,199
2030	69	18,007	0.86151	15,513	188,712
2031	70	18,187	0.85087	15,475	204,187
2032	71	18,369	0.84037	15,437	219,624
2033	72	18,553	0.82999	15,399	235,023
2034	73	18,739	0.81975	15,361	250,384
2035	74	18,926	0.80963	15,323	265,707
2036	75	19,115	0.79963	15,285	280,992
2037	76	19,306	0.78976	15,247	296,239
2038	77	19,499	0.78001	15,209	311,448
2039	78	19,694	0.77038	15,172	326,620
2040	79	15,804	0.76280	12,055	\$338,675
MINDY KLEINBERG				\$338,675	

Table 15

PRESENT VALUE OF NET GUIDANCE TO MINDY
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,551	46,738
2006	45	12,002	58,740
2007	46	12,485	71,225
2008	47	12,855	84,080
2009	48	13,012	97,092
2010	49	13,171	110,263
2011	50	13,237	123,500
2012	51	14,017	137,517
2013	52	14,017	151,534
2014	53	14,400	165,934
2015	54	14,843	180,777
2016	55	14,843	195,620
2017	56	15,213	210,833
2018	57	15,670	226,503
2019	58	15,941	242,444
2020	59	15,901	258,345
2021	60	15,862	274,207
2022	61	15,823	290,030
2023	62	15,784	305,814
2024	63	15,745	321,559
2025	64	15,706	337,265
2026	65	15,667	352,932
2027	66	15,628	368,560
2028	67	15,590	384,150
2029	68	15,552	399,702
2030	69	15,513	415,215
2031	70	15,475	430,690
2032	71	15,437	446,127
2033	72	15,399	461,526
2034	73	15,361	476,887
2035	74	15,323	492,210
2036	75	15,285	507,495
2037	76	15,247	522,742
2038	77	15,209	537,951
2039	78	15,172	553,123
2040	79	12,055	\$565,178

KLEINBERG \$565,178

Table 16

LOSS OF PAST GUIDANCE TO JACOB
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,511	46,698
2006	45	12,002	58,700
2007	46	12,485	71,185
2008	47	12,855	84,040
2009	48	13,012	97,052
2010	49	13,171	110,223
2011	50	13,237	123,460
2012	51	14,017	137,477
2013	52	14,017	151,494
2014	53	14,400	165,894
2015	54	7,422	173,316
2016	55	7,422	180,738
2017	56	7,607	188,345
2018	57	7,835	\$196,180
KLEINBERG		\$196,180	

Table 17

PRESENT VALUE OF FUTURE GUIDANCE TO JACOB
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$8,070	0.98765	\$7,970	\$7,970
2020	59	8,151	0.97546	7,951	15,921
2021	60	8,233	0.96342	7,932	23,853
2022	61	8,315	0.95152	7,912	31,765
2023	62	8,398	0.93978	7,892	39,657
2024	63	8,482	0.92817	7,873	47,530
2025	64	8,567	0.91672	7,854	55,384
2026	65	8,653	0.90540	7,834	63,218
2027	66	8,740	0.89422	7,815	71,033
2028	67	8,827	0.88318	7,796	78,829
2029	68	8,915	0.87228	7,776	86,605
2030	69	9,004	0.86151	7,757	94,362
2031	70	9,094	0.85087	7,738	102,100
2032	71	9,185	0.84037	7,719	109,819
2033	72	9,277	0.82999	7,700	117,519
2034	73	9,370	0.81975	7,681	125,200
2035	74	9,464	0.80963	7,662	132,862
2036	75	9,559	0.79963	7,644	140,506
2037	76	9,655	0.78976	7,625	148,131
2038	77	9,752	0.78001	7,607	155,738
2039	78	9,850	0.77038	7,588	163,326
2040	79	7,904	0.76280	6,029	\$169,355
JACOB KLEINBERG				\$169,355	

Table 18

PRESENT VALUE OF NET GUIDANCE TO JACOB
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,511	46,698
2006	45	12,002	58,700
2007	46	12,485	71,185
2008	47	12,855	84,040
2009	48	13,012	97,052
2010	49	13,171	110,223
2011	50	13,237	123,460
2012	51	14,017	137,477
2013	52	14,017	151,494
2014	53	14,400	165,894
2015	54	7,422	173,316
2016	55	7,422	180,738
2017	56	7,607	188,345
2018	57	7,835	196,180
2019	58	7,970	204,150
2020	59	7,951	212,101
2021	60	7,932	220,033
2022	61	7,912	227,945
2023	62	7,892	235,837
2024	63	7,873	243,710
2025	64	7,854	251,564
2026	65	7,834	259,398
2027	66	7,815	267,213
2028	67	7,796	275,009
2029	68	7,776	282,785
2030	69	7,757	290,542
2031	70	7,738	298,280
2032	71	7,719	305,999
2033	72	7,700	313,699
2034	73	7,681	321,380
2035	74	7,662	329,042
2036	75	7,644	336,686
2037	76	7,625	344,311
2038	77	7,607	351,918
2039	78	7,588	359,506
2040	79	6,029	\$365,535
KLEINBERG		\$365,535	

Table 19

LOSS OF PAST GUIDANCE TO LAUREN
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,511	46,698
2006	45	12,002	58,700
2007	46	12,485	71,185
2008	47	12,855	84,040
2009	48	13,012	97,052
2010	49	13,171	110,223
2011	50	13,237	123,460
2012	51	14,017	137,477
2013	52	14,017	151,494
2014	53	14,400	165,894
2015	54	14,843	180,737
2016	55	14,843	195,580
2017	56	7,607	203,187
2018	57	7,835	\$211,022
KLEINBERG		\$211,022	

Table 20

PRESENT VALUE OF FUTURE GUIDANCE TO LAUREN
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$8,070	0.98765	\$7,970	\$7,970
2020	59	8,151	0.97546	7,951	15,921
2021	60	8,233	0.96342	7,932	23,853
2022	61	8,315	0.95152	7,912	31,765
2023	62	8,398	0.93978	7,892	39,657
2024	63	8,482	0.92817	7,873	47,530
2025	64	8,567	0.91672	7,854	55,384
2026	65	8,653	0.90540	7,834	63,218
2027	66	8,740	0.89422	7,815	71,033
2028	67	8,827	0.88318	7,796	78,829
2029	68	8,915	0.87228	7,776	86,605
2030	69	9,004	0.86151	7,757	94,362
2031	70	9,094	0.85087	7,738	102,100
2032	71	9,185	0.84037	7,719	109,819
2033	72	9,277	0.82999	7,700	117,519
2034	73	9,370	0.81975	7,681	125,200
2035	74	9,464	0.80963	7,662	132,862
2036	75	9,559	0.79963	7,644	140,506
2037	76	9,655	0.78976	7,625	148,131
2038	77	9,752	0.78001	7,607	155,738
2039	78	9,850	0.77038	7,588	163,326
2040	79	7,904	0.76280	6,029	\$169,355

LAUREN KLEINBERG

\$169,355

Table 21

PRESENT VALUE OF NET GUIDANCE TO LAUREN
2001 - 2040

YEAR ****	AGE ***	RELATIONSHIP *****	CUMULATE *****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,511	46,698
2006	45	12,002	58,700
2007	46	12,485	71,185
2008	47	12,855	84,040
2009	48	13,012	97,052
2010	49	13,171	110,223
2011	50	13,237	123,460
2012	51	14,017	137,477
2013	52	14,017	151,494
2014	53	14,400	165,894
2015	54	14,843	180,737
2016	55	14,843	195,580
2017	56	7,607	203,187
2018	57	7,835	211,022
2019	58	7,970	218,992
2020	59	7,951	226,943
2021	60	7,932	234,875
2022	61	7,912	242,787
2023	62	7,892	250,679
2024	63	7,873	258,552
2025	64	7,854	266,406
2026	65	7,834	274,240
2027	66	7,815	282,055
2028	67	7,796	289,851
2029	68	7,776	297,627
2030	69	7,757	305,384
2031	70	7,738	313,122
2032	71	7,719	320,841
2033	72	7,700	328,541
2034	73	7,681	336,222
2035	74	7,662	343,884
2036	75	7,644	351,528
2037	76	7,625	359,153
2038	77	7,607	366,760
2039	78	7,588	374,348
2040	79	6,029	\$380,377

KLEINBERG \$380,377

Table 22

LOSS OF PAST GUIDANCE TO SAM
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,511	46,698
2006	45	12,002	58,700
2007	46	12,485	71,185
2008	47	12,855	84,040
2009	48	13,012	97,052
2010	49	13,171	110,223
2011	50	13,237	123,460
2012	51	14,017	137,477
2013	52	14,017	151,494
2014	53	14,400	165,894
2015	54	14,843	180,737
2016	55	14,843	195,580
2017	56	15,213	210,793
2018	57	15,670	\$226,463
KLEINBERG		\$226,463	

Table 23

PRESENT VALUE OF FUTURE GUIDANCE TO SAM
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$16,140	0.98765	\$15,941	\$15,941
2020	59	16,301	0.97546	15,901	31,842
2021	60	8,232	0.96342	7,931	39,773
2022	61	8,314	0.95152	7,911	47,684
2023	62	8,397	0.93978	7,891	55,575
2024	63	8,481	0.92817	7,872	63,447
2025	64	8,566	0.91672	7,853	71,300
2026	65	8,652	0.90540	7,834	79,134
2027	66	8,739	0.89422	7,815	86,949
2028	67	8,826	0.88318	7,795	94,744
2029	68	8,914	0.87228	7,776	102,520
2030	69	9,003	0.86151	7,756	110,276
2031	70	9,093	0.85087	7,737	118,013
2032	71	9,184	0.84037	7,718	125,731
2033	72	9,276	0.82999	7,699	133,430
2034	73	9,369	0.81975	7,680	141,110
2035	74	9,463	0.80963	7,662	148,772
2036	75	9,558	0.79963	7,643	156,415
2037	76	9,654	0.78976	7,624	164,039
2038	77	9,751	0.78001	7,606	171,645
2039	78	9,849	0.77038	7,587	179,232
2040	79	7,903	0.76280	6,028	\$185,260
SAM KLEINBERG				\$185,260	

Table 24

PRESENT VALUE OF NET GUIDANCE TO SAM
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$3,038	\$3,038
2002	41	10,200	13,238
2003	42	10,738	23,976
2004	43	11,211	35,187
2005	44	11,511	46,698
2006	45	12,002	58,700
2007	46	12,485	71,185
2008	47	12,855	84,040
2009	48	13,012	97,052
2010	49	13,171	110,223
2011	50	13,237	123,460
2012	51	14,017	137,477
2013	52	14,017	151,494
2014	53	14,400	165,894
2015	54	14,843	180,737
2016	55	14,843	195,580
2017	56	15,213	210,793
2018	57	15,670	226,463
2019	58	15,941	242,404
2020	59	15,901	258,305
2021	60	7,931	266,236
2022	61	7,911	274,147
2023	62	7,891	282,038
2024	63	7,872	289,910
2025	64	7,853	297,763
2026	65	7,834	305,597
2027	66	7,815	313,412
2028	67	7,795	321,207
2029	68	7,776	328,983
2030	69	7,756	336,739
2031	70	7,737	344,476
2032	71	7,718	352,194
2033	72	7,699	359,893
2034	73	7,680	367,573
2035	74	7,662	375,235
2036	75	7,643	382,878
2037	76	7,624	390,502
2038	77	7,606	398,108
2039	78	7,587	405,695
2040	79	6,028	\$411,723
KLEINBERG		\$411,723	

Table 25

LOSS OF PAST ACCOMPANIMENT TO MINDY
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$4,044	\$4,044
2002	41	13,574	17,618
2003	42	14,291	31,909
2004	43	14,920	46,829
2005	44	15,373	62,202
2006	45	15,972	78,174
2007	46	16,616	94,790
2008	47	17,109	111,899
2009	48	17,317	129,216
2010	49	17,529	146,745
2011	50	17,616	164,361
2012	51	18,655	183,016
2013	52	18,655	201,671
2014	53	19,164	220,835
2015	54	19,754	240,589
2016	55	19,754	260,343
2017	56	20,247	280,590
2018	57	20,854	\$301,444
KLEINBERG		\$301,444	

Table 26

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO MINDY
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$21,480	0.98765	\$21,215	\$21,215
2020	59	21,695	0.97546	21,163	42,378
2021	60	21,912	0.96342	21,110	63,488
2022	61	22,131	0.95152	21,058	84,546
2023	62	22,352	0.93978	21,006	105,552
2024	63	22,576	0.92817	20,954	126,506
2025	64	22,802	0.91672	20,903	147,409
2026	65	23,030	0.90540	20,851	168,260
2027	66	23,260	0.89422	20,800	189,060
2028	67	23,493	0.88318	20,749	209,809
2029	68	23,728	0.87228	20,697	230,506
2030	69	23,965	0.86151	20,646	251,152
2031	70	24,205	0.85087	20,595	271,747
2032	71	24,447	0.84037	20,545	292,292
2033	72	24,691	0.82999	20,493	312,785
2034	73	24,938	0.81975	20,443	333,228
2035	74	25,187	0.80963	20,392	353,620
2036	75	25,439	0.79963	20,342	373,962
2037	76	25,693	0.78976	20,291	394,253
2038	77	25,950	0.78001	20,241	414,494
2039	78	26,210	0.77038	20,192	434,686
2040	79	21,033	0.76280	16,044	\$450,730
MINDY KLEINBERG				\$450,730	

Table 27

PRESENT VALUE OF NET ACCOMPANIMENT TO MINDY
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$4,044	\$4,044
2002	41	13,574	17,618
2003	42	14,291	31,909
2004	43	14,920	46,829
2005	44	15,373	62,202
2006	45	15,972	78,174
2007	46	16,616	94,790
2008	47	17,109	111,899
2009	48	17,317	129,216
2010	49	17,529	146,745
2011	50	17,616	164,361
2012	51	18,655	183,016
2013	52	18,655	201,671
2014	53	19,164	220,835
2015	54	19,754	240,589
2016	55	19,754	260,343
2017	56	20,247	280,590
2018	57	20,854	301,444
2019	58	21,215	322,659
2020	59	21,163	343,822
2021	60	21,110	364,932
2022	61	21,058	385,990
2023	62	21,006	406,996
2024	63	20,954	427,950
2025	64	20,903	448,853
2026	65	20,851	469,704
2027	66	20,800	490,504
2028	67	20,749	511,253
2029	68	20,697	531,950
2030	69	20,646	552,596
2031	70	20,595	573,191
2032	71	20,545	593,736
2033	72	20,493	614,229
2034	73	20,443	634,672
2035	74	20,392	655,064
2036	75	20,342	675,406
2037	76	20,291	695,697
2038	77	20,241	715,938
2039	78	20,192	736,130
2040	79	16,044	\$752,174
KLEINBERG		\$752,174	

Table 28

LOSS OF PAST ACCOMPANIMENT TO JACOB
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$2,696	\$2,696
2002	41	9,050	11,746
2003	42	9,527	21,273
2004	43	9,947	31,220
2005	44	10,248	41,468
2006	45	10,648	52,116
2007	46	11,077	63,193
2008	47	11,406	74,599
2009	48	11,544	86,143
2010	49	11,686	97,829
2011	50	11,744	109,573
2012	51	12,437	122,010
2013	52	12,437	134,447
2014	53	12,776	147,223
2015	54	6,585	153,808
2016	55	6,585	160,393
2017	56	6,749	167,142
2018	57	6,951	\$174,093
KLEINBERG		\$174,093	

Table 29

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO JACOB
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$7,160	0.98765	\$7,072	\$7,072
2020	59	7,232	0.97546	7,055	14,127
2021	60	7,304	0.96342	7,037	21,164
2022	61	7,377	0.95152	7,019	28,183
2023	62	7,451	0.93978	7,002	35,185
2024	63	7,526	0.92817	6,985	42,170
2025	64	7,601	0.91672	6,968	49,138
2026	65	7,677	0.90540	6,951	56,089
2027	66	7,754	0.89422	6,934	63,023
2028	67	7,832	0.88318	6,917	69,940
2029	68	7,910	0.87228	6,900	76,840
2030	69	7,989	0.86151	6,883	83,723
2031	70	8,069	0.85087	6,866	90,589
2032	71	8,150	0.84037	6,849	97,438
2033	72	8,232	0.82999	6,832	104,270
2034	73	8,314	0.81975	6,815	111,085
2035	74	8,397	0.80963	6,798	117,883
2036	75	8,481	0.79963	6,782	124,665
2037	76	8,566	0.78976	6,765	131,430
2038	77	8,652	0.78001	6,749	138,179
2039	78	8,739	0.77038	6,732	144,911
2040	79	7,013	0.76280	5,350	\$150,261
JACOB KLEINBERG				\$150,261	

Table 30

PRESENT VALUE OF NET ACCOMPANIMENT TO JACOB
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$2,696	\$2,696
2002	41	9,050	11,746
2003	42	9,527	21,273
2004	43	9,947	31,220
2005	44	10,248	41,468
2006	45	10,648	52,116
2007	46	11,077	63,193
2008	47	11,406	74,599
2009	48	11,544	86,143
2010	49	11,686	97,829
2011	50	11,744	109,573
2012	51	12,437	122,010
2013	52	12,437	134,447
2014	53	12,776	147,223
2015	54	6,585	153,808
2016	55	6,585	160,393
2017	56	6,749	167,142
2018	57	6,951	174,093
2019	58	7,072	181,165
2020	59	7,055	188,220
2021	60	7,037	195,257
2022	61	7,019	202,276
2023	62	7,002	209,278
2024	63	6,985	216,263
2025	64	6,968	223,231
2026	65	6,951	230,182
2027	66	6,934	237,116
2028	67	6,917	244,033
2029	68	6,900	250,933
2030	69	6,883	257,816
2031	70	6,866	264,682
2032	71	6,849	271,531
2033	72	6,832	278,363
2034	73	6,815	285,178
2035	74	6,798	291,976
2036	75	6,782	298,758
2037	76	6,765	305,523
2038	77	6,749	312,272
2039	78	6,732	319,004
2040	79	5,350	\$324,354
KLEINBERG		\$324,354	

Table 31

LOSS OF PAST ACCOMPANIMENT TO LAUREN
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$2,696	\$2,696
2002	41	9,050	11,746
2003	42	9,527	21,273
2004	43	9,947	31,220
2005	44	10,248	41,468
2006	45	10,648	52,116
2007	46	11,077	63,193
2008	47	11,406	74,599
2009	48	11,544	86,143
2010	49	11,686	97,829
2011	50	11,744	109,573
2012	51	12,437	122,010
2013	52	12,437	134,447
2014	53	12,776	147,223
2015	54	13,169	160,392
2016	55	13,169	173,561
2017	56	6,749	180,310
2018	57	6,951	\$187,261
KLEINBERG		\$187,261	

Table 32

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO LAUREN
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$7,160	0.98765	\$7,072	\$7,072
2020	59	7,232	0.97546	7,055	14,127
2021	60	7,304	0.96342	7,037	21,164
2022	61	7,377	0.95152	7,019	28,183
2023	62	7,451	0.93978	7,002	35,185
2024	63	7,526	0.92817	6,985	42,170
2025	64	7,601	0.91672	6,968	49,138
2026	65	7,677	0.90540	6,951	56,089
2027	66	7,754	0.89422	6,934	63,023
2028	67	7,832	0.88318	6,917	69,940
2029	68	7,910	0.87228	6,900	76,840
2030	69	7,989	0.86151	6,883	83,723
2031	70	8,069	0.85087	6,866	90,589
2032	71	8,150	0.84037	6,849	97,438
2033	72	8,232	0.82999	6,832	104,270
2034	73	8,314	0.81975	6,815	111,085
2035	74	8,397	0.80963	6,798	117,883
2036	75	8,481	0.79963	6,782	124,665
2037	76	8,566	0.78976	6,765	131,430
2038	77	8,652	0.78001	6,749	138,179
2039	78	8,739	0.77038	6,732	144,911
2040	79	7,013	0.76280	5,350	\$150,261
LAUREN KLEINBERG				\$150,261	

Table 33

PRESENT VALUE OF NET ACCOMPANIMENT TO LAUREN
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$2,696	\$2,696
2002	41	9,050	11,746
2003	42	9,527	21,273
2004	43	9,947	31,220
2005	44	10,248	41,468
2006	45	10,648	52,116
2007	46	11,077	63,193
2008	47	11,406	74,599
2009	48	11,544	86,143
2010	49	11,686	97,829
2011	50	11,744	109,573
2012	51	12,437	122,010
2013	52	12,437	134,447
2014	53	12,776	147,223
2015	54	13,169	160,392
2016	55	13,169	173,561
2017	56	6,749	180,310
2018	57	6,951	187,261
2019	58	7,072	194,333
2020	59	7,055	201,388
2021	60	7,037	208,425
2022	61	7,019	215,444
2023	62	7,002	222,446
2024	63	6,985	229,431
2025	64	6,968	236,399
2026	65	6,951	243,350
2027	66	6,934	250,284
2028	67	6,917	257,201
2029	68	6,900	264,101
2030	69	6,883	270,984
2031	70	6,866	277,850
2032	71	6,849	284,699
2033	72	6,832	291,531
2034	73	6,815	298,346
2035	74	6,798	305,144
2036	75	6,782	311,926
2037	76	6,765	318,691
2038	77	6,749	325,440
2039	78	6,732	332,172
2040	79	5,350	\$337,522
KLEINBERG		\$337,522	

Table 34

LOSS OF PAST ACCOMPANIMENT TO SAM
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$2,696	\$2,696
2002	41	9,050	11,746
2003	42	9,527	21,273
2004	43	9,947	31,220
2005	44	10,248	41,468
2006	45	10,648	52,116
2007	46	11,077	63,193
2008	47	11,406	74,599
2009	48	11,544	86,143
2010	49	11,686	97,829
2011	50	11,744	109,573
2012	51	12,437	122,010
2013	52	12,437	134,447
2014	53	12,776	147,223
2015	54	13,169	160,392
2016	55	13,169	173,561
2017	56	13,498	187,059
2018	57	13,903	\$200,962
KLEINBERG		\$200,962	

Table 35

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO SAM
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$14,320	0.98765	\$14,143	\$14,143
2020	59	14,463	0.97546	14,108	28,251
2021	60	7,304	0.96342	7,037	35,288
2022	61	7,377	0.95152	7,019	42,307
2023	62	7,451	0.93978	7,002	49,309
2024	63	7,526	0.92817	6,985	56,294
2025	64	7,601	0.91672	6,968	63,262
2026	65	7,677	0.90540	6,951	70,213
2027	66	7,754	0.89422	6,934	77,147
2028	67	7,832	0.88318	6,917	84,064
2029	68	7,910	0.87228	6,900	90,964
2030	69	7,989	0.86151	6,883	97,847
2031	70	8,069	0.85087	6,866	104,713
2032	71	8,150	0.84037	6,849	111,562
2033	72	8,232	0.82999	6,832	118,394
2034	73	8,314	0.81975	6,815	125,209
2035	74	8,397	0.80963	6,798	132,007
2036	75	8,481	0.79963	6,782	138,789
2037	76	8,566	0.78976	6,765	145,554
2038	77	8,652	0.78001	6,749	152,303
2039	78	8,739	0.77038	6,732	159,035
2040	79	7,013	0.76280	5,350	\$164,385
SAM KLEINBERG				\$164,385	

Table 36

PRESENT VALUE OF NET ACCOMPANIMENT TO SAM
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	40	\$2,696	\$2,696
2002	41	9,050	11,746
2003	42	9,527	21,273
2004	43	9,947	31,220
2005	44	10,248	41,468
2006	45	10,648	52,116
2007	46	11,077	63,193
2008	47	11,406	74,599
2009	48	11,544	86,143
2010	49	11,686	97,829
2011	50	11,744	109,573
2012	51	12,437	122,010
2013	52	12,437	134,447
2014	53	12,776	147,223
2015	54	13,169	160,392
2016	55	13,169	173,561
2017	56	13,498	187,059
2018	57	13,903	200,962
2019	58	14,143	215,105
2020	59	14,108	229,213
2021	60	7,037	236,250
2022	61	7,019	243,269
2023	62	7,002	250,271
2024	63	6,985	257,256
2025	64	6,968	264,224
2026	65	6,951	271,175
2027	66	6,934	278,109
2028	67	6,917	285,026
2029	68	6,900	291,926
2030	69	6,883	298,809
2031	70	6,866	305,675
2032	71	6,849	312,524
2033	72	6,832	319,356
2034	73	6,815	326,171
2035	74	6,798	332,969
2036	75	6,782	339,751
2037	76	6,765	346,516
2038	77	6,749	353,265
2039	78	6,732	359,997
2040	79	5,350	\$365,347
KLEINBERG		\$365,347	

Table 37

LOSS OF PAST LVL TO ALAN
2001 - 2018

YEAR	AGE	RVL	CUMULATE
****	***	*****	*****
2001	40	\$29,936	\$29,936
2002	41	100,782	130,718
2003	42	102,677	233,395
2004	43	106,024	339,419
2005	44	109,650	449,069
2006	45	112,436	561,505
2007	46	117,023	678,528
2008	47	117,128	795,656
2009	48	120,314	915,970
2010	49	122,119	1,038,089
2011	50	125,734	1,163,823
2012	51	127,921	1,291,744
2013	52	129,840	1,421,584
2014	53	130,827	1,552,411
2015	54	131,782	1,684,193
2016	55	134,510	1,818,703
2017	56	137,348	1,956,051
2018	57	140,095	\$2,096,146
KLEINBERG		\$2,096,146	

Table 38

PRESENT VALUE OF FUTURE LVL TO ALAN
2019 - 2040

YEAR	AGE	RVL	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	58	\$142,897	0.98765	\$141,132	\$141,132
2020	59	142,897	0.97546	139,390	280,522
2021	60	142,897	0.96342	137,670	418,192
2022	61	142,897	0.95152	135,969	554,161
2023	62	142,897	0.93978	134,292	688,453
2024	63	142,897	0.92817	132,633	821,086
2025	64	142,897	0.91672	130,997	952,083
2026	65	142,897	0.90540	129,379	1,081,462
2027	66	142,897	0.89422	127,781	1,209,243
2028	67	142,897	0.88318	126,204	1,335,447
2029	68	142,897	0.87228	124,646	1,460,093
2030	69	142,897	0.86151	123,107	1,583,200
2031	70	142,897	0.85087	121,587	1,704,787
2032	71	142,897	0.84037	120,086	1,824,873
2033	72	142,897	0.82999	118,603	1,943,476
2034	73	142,897	0.81975	117,140	2,060,616
2035	74	142,897	0.80963	115,694	2,176,310
2036	75	142,897	0.79963	114,265	2,290,575
2037	76	142,897	0.78976	112,854	2,403,429
2038	77	142,897	0.78001	111,461	2,514,890
2039	78	142,897	0.77038	110,085	2,624,975
2040	79	113,535	0.76280	86,604	\$2,711,579
ALAN KLEINBERG				\$2,711,579	

Table 39

PRESENT VALUE OF NET LVL TO ALAN
2001 - 2040

YEAR	AGE	RVL	CUMULATE
****	***	*****	*****
2001	40	\$29,936	\$29,936
2002	41	100,782	130,718
2003	42	102,677	233,395
2004	43	106,024	339,419
2005	44	109,650	449,069
2006	45	112,436	561,505
2007	46	117,023	678,528
2008	47	117,128	795,656
2009	48	120,314	915,970
2010	49	122,119	1,038,089
2011	50	125,734	1,163,823
2012	51	127,921	1,291,744
2013	52	129,840	1,421,584
2014	53	130,827	1,552,411
2015	54	131,782	1,684,193
2016	55	134,510	1,818,703
2017	56	137,348	1,956,051
2018	57	140,095	2,096,146
2019	58	141,132	2,237,278
2020	59	139,390	2,376,668
2021	60	137,670	2,514,338
2022	61	135,969	2,650,307
2023	62	134,292	2,784,599
2024	63	132,633	2,917,232
2025	64	130,997	3,048,229
2026	65	129,379	3,177,608
2027	66	127,781	3,305,389
2028	67	126,204	3,431,593
2029	68	124,646	3,556,239
2030	69	123,107	3,679,346
2031	70	121,587	3,800,933
2032	71	120,086	3,921,019
2033	72	118,603	4,039,622
2034	73	117,140	4,156,762
2035	74	115,694	4,272,456
2036	75	114,265	4,386,721
2037	76	112,854	4,499,575
2038	77	111,461	4,611,036
2039	78	110,085	4,721,121
2040	79	86,604	\$4,807,725
KLEINBERG		\$4,807,725	

Table 40

LOSS OF PAST RELATIONSHIP TO MINDY
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	39	\$10,478	\$10,478
2002	40	35,274	45,752
2003	41	35,937	81,689
2004	42	37,109	118,798
2005	43	38,378	157,176
2006	44	39,352	196,528
2007	45	40,958	237,486
2008	46	40,995	278,481
2009	47	42,110	320,591
2010	48	42,742	363,333
2011	49	44,007	407,340
2012	50	44,772	452,112
2013	51	45,444	497,556
2014	52	45,789	543,345
2015	53	46,124	589,469
2016	54	47,078	636,547
2017	55	48,072	684,619
2018	56	49,033	\$733,652
KLEINBERG		\$733,652	

Table 41

PRESENT VALUE OF FUTURE RELATIONSHIP TO MINDY
2019 - 2046

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	57	\$50,014	0.98765	\$49,396	\$49,396
2020	58	50,014	0.97546	48,787	98,183
2021	59	50,014	0.96342	48,184	146,367
2022	60	50,014	0.95152	47,589	193,956
2023	61	50,014	0.93978	47,002	240,958
2024	62	50,014	0.92817	46,421	287,379
2025	63	50,014	0.91672	45,849	333,228
2026	64	50,014	0.90540	45,283	378,511
2027	65	50,014	0.89422	44,724	423,235
2028	66	50,014	0.88318	44,171	467,406
2029	67	50,014	0.87228	43,626	511,032
2030	68	50,014	0.86151	43,088	554,120
2031	69	50,014	0.85087	42,555	596,675
2032	70	50,014	0.84037	42,030	638,705
2033	71	50,014	0.82999	41,511	680,216
2034	72	50,014	0.81975	40,999	721,215
2035	73	50,014	0.80963	40,493	761,708
2036	74	50,014	0.79963	39,993	801,701
2037	75	50,014	0.78976	39,499	841,200
2038	76	50,014	0.78001	39,011	880,211
2039	77	50,014	0.77038	38,530	918,741
2040	78	50,014	0.76087	38,054	956,795
2041	79	50,014	0.75147	37,584	994,379
2042	80	50,014	0.74220	37,120	1,031,499
2043	81	50,014	0.73303	36,662	1,068,161
2044	82	50,014	0.72398	36,209	1,104,370
2045	83	50,014	0.71505	35,763	1,140,133
2046	84	23,431	0.71088	16,657	\$1,156,790

MINDY KLEINBERG

\$1,156,790

Table 42

PRESENT VALUE OF NET RELATIONSHIP TO MINDY
2001 - 2046

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	39	\$10,478	\$10,478
2002	40	35,274	45,752
2003	41	35,937	81,689
2004	42	37,109	118,798
2005	43	38,378	157,176
2006	44	39,352	196,528
2007	45	40,958	237,486
2008	46	40,995	278,481
2009	47	42,110	320,591
2010	48	42,742	363,333
2011	49	44,007	407,340
2012	50	44,772	452,112
2013	51	45,444	497,556
2014	52	45,789	543,345
2015	53	46,124	589,469
2016	54	47,078	636,547
2017	55	48,072	684,619
2018	56	49,033	733,652
2019	57	49,396	783,048
2020	58	48,787	831,835
2021	59	48,184	880,019
2022	60	47,589	927,608
2023	61	47,002	974,610
2024	62	46,421	1,021,031
2025	63	45,849	1,066,880
2026	64	45,283	1,112,163
2027	65	44,724	1,156,887
2028	66	44,171	1,201,058
2029	67	43,626	1,244,684
2030	68	43,088	1,287,772
2031	69	42,555	1,330,327
2032	70	42,030	1,372,357
2033	71	41,511	1,413,868
2034	72	40,999	1,454,867
2035	73	40,493	1,495,360
2036	74	39,993	1,535,353
2037	75	39,499	1,574,852
2038	76	39,011	1,613,863
2039	77	38,530	1,652,393
2040	78	38,054	1,690,447
2041	79	37,584	1,728,031
2042	80	37,120	1,765,151
2043	81	36,662	1,801,813
2044	82	36,209	1,838,022
2045	83	35,763	1,873,785
2046	84	16,657	\$1,890,442

KLEINBERG \$1,890,442

Table 43

LOSS OF PAST RELATIONSHIP TO JACOB
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	9	\$5,987	\$5,987
2002	10	20,156	26,143
2003	11	20,535	46,678
2004	12	21,205	67,883
2005	13	21,930	89,813
2006	14	22,487	112,300
2007	15	23,405	135,705
2008	16	23,426	159,131
2009	17	24,036	183,167
2010	18	24,424	207,591
2011	19	25,147	232,738
2012	20	25,584	258,322
2013	21	25,968	284,290
2014	22	26,165	310,455
2015	23	26,356	336,811
2016	24	26,902	363,713
2017	25	27,470	391,183
2018	26	28,019	\$419,202
KLEINBERG		\$419,202	

Table 44

PRESENT VALUE OF FUTURE RELATIONSHIP TO JACOB
2019 - 2069

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	27	\$28,579	0.98765	\$28,226	\$28,226
2020	28	28,579	0.97546	27,878	56,104
2021	29	28,579	0.96342	27,534	83,638
2022	30	28,579	0.95152	27,193	110,831
2023	31	28,579	0.93978	26,858	137,689
2024	32	28,579	0.92817	26,526	164,215
2025	33	28,579	0.91672	26,199	190,414
2026	34	28,579	0.90540	25,875	216,289
2027	35	28,579	0.89422	25,556	241,845
2028	36	28,579	0.88318	25,240	267,085
2029	37	28,579	0.87228	24,929	292,014
2030	38	28,579	0.86151	24,621	316,635
2031	39	28,579	0.85087	24,317	340,952
2032	40	28,579	0.84037	24,017	364,969
2033	41	28,579	0.82999	23,720	388,689
2034	42	28,579	0.81975	23,428	412,117
2035	43	28,579	0.80963	23,138	435,255
2036	44	28,579	0.79963	22,853	458,108
2037	45	28,579	0.78976	22,571	480,679
2038	46	28,579	0.78001	22,292	502,971
2039	47	28,579	0.77038	22,017	524,988
2040	48	28,579	0.76087	21,745	546,733
2041	49	28,579	0.75147	21,476	568,209
2042	50	28,579	0.74220	21,211	589,420
2043	51	28,579	0.73303	20,949	610,369
2044	52	28,579	0.72398	20,691	631,060
2045	53	28,579	0.71505	20,435	651,495
2046	54	28,579	0.70622	20,183	671,678
2047	55	28,579	0.69750	19,934	691,612
2048	56	28,579	0.68889	19,688	711,300
2049	57	28,579	0.68038	19,445	730,745
2050	58	28,579	0.67198	19,205	749,950
2051	59	28,579	0.66369	18,968	768,918
2052	60	28,579	0.65549	18,733	787,651
2053	61	28,579	0.64740	18,502	806,153
2054	62	28,579	0.63941	18,274	824,427
2055	63	28,579	0.63152	18,048	842,475
2056	64	28,579	0.62372	17,825	860,300
2057	65	28,579	0.61602	17,605	877,905
2058	66	28,579	0.60841	17,388	895,293
2059	67	28,579	0.60090	17,173	912,466
2060	68	28,579	0.59348	16,961	929,427
2061	69	28,579	0.58616	16,752	946,179
2062	70	28,579	0.57892	16,545	962,724
2063	71	28,579	0.57177	16,341	979,065
2064	72	28,579	0.56471	16,139	995,204
2065	73	28,579	0.55774	15,940	1,011,144
2066	74	28,579	0.55086	15,743	1,026,887
2067	75	28,579	0.54406	15,549	1,042,436
2068	76	28,579	0.53734	15,357	1,057,793

Table 44 (Cont.)

PRESENT VALUE OF FUTURE RELATIONSHIP TO JACOB
2019 - 2069

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2069	77	26,856	0.53110	14,263	\$1,072,056
JACOB KLEINBERG				\$1,072,056	

Table 45

PRESENT VALUE OF NET RELATIONSHIP TO JACOB
2001 - 2069

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	9	\$5,987	\$5,987
2002	10	20,156	26,143
2003	11	20,535	46,678
2004	12	21,205	67,883
2005	13	21,930	89,813
2006	14	22,487	112,300
2007	15	23,405	135,705
2008	16	23,426	159,131
2009	17	24,036	183,167
2010	18	24,424	207,591
2011	19	25,147	232,738
2012	20	25,584	258,322
2013	21	25,968	284,290
2014	22	26,165	310,455
2015	23	26,356	336,811
2016	24	26,902	363,713
2017	25	27,470	391,183
2018	26	28,019	419,202
2019	27	28,226	447,428
2020	28	27,878	475,306
2021	29	27,534	502,840
2022	30	27,193	530,033
2023	31	26,858	556,891
2024	32	26,526	583,417
2025	33	26,199	609,616
2026	34	25,875	635,491
2027	35	25,556	661,047
2028	36	25,240	686,287
2029	37	24,929	711,216
2030	38	24,621	735,837
2031	39	24,317	760,154
2032	40	24,017	784,171
2033	41	23,720	807,891
2034	42	23,428	831,319
2035	43	23,138	854,457
2036	44	22,853	877,310
2037	45	22,571	899,881
2038	46	22,292	922,173
2039	47	22,017	944,190
2040	48	21,745	965,935
2041	49	21,476	987,411
2042	50	21,211	1,008,622
2043	51	20,949	1,029,571
2044	52	20,691	1,050,262
2045	53	20,435	1,070,697
2046	54	20,183	1,090,880
2047	55	19,934	1,110,814
2048	56	19,688	1,130,502
2049	57	19,445	1,149,947
2050	58	19,205	1,169,152

Table 45 (Cont.)

PRESENT VALUE OF NET RELATIONSHIP TO JACOB
2001 - 2069

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2051	59	18,968	1,188,120
2052	60	18,733	1,206,853
2053	61	18,502	1,225,355
2054	62	18,274	1,243,629
2055	63	18,048	1,261,677
2056	64	17,825	1,279,502
2057	65	17,605	1,297,107
2058	66	17,388	1,314,495
2059	67	17,173	1,331,668
2060	68	16,961	1,348,629
2061	69	16,752	1,365,381
2062	70	16,545	1,381,926
2063	71	16,341	1,398,267
2064	72	16,139	1,414,406
2065	73	15,940	1,430,346
2066	74	15,743	1,446,089
2067	75	15,549	1,461,638
2068	76	15,357	1,476,995
2069	77	14,263	\$1,491,258
KLEINBERG		\$1,491,258	

Table 46

LOSS OF PAST RELATIONSHIP TO LAUREN
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	7	\$5,987	\$5,987
2002	8	20,156	26,143
2003	9	20,535	46,678
2004	10	21,205	67,883
2005	11	21,930	89,813
2006	12	22,487	112,300
2007	13	23,405	135,705
2008	14	23,426	159,131
2009	15	24,036	183,167
2010	16	24,424	207,591
2011	17	25,147	232,738
2012	18	25,584	258,322
2013	19	25,968	284,290
2014	20	26,165	310,455
2015	21	26,356	336,811
2016	22	26,902	363,713
2017	23	27,470	391,183
2018	24	28,019	\$419,202
KLEINBERG		\$419,202	

Table 47

PRESENT VALUE OF FUTURE RELATIONSHIP TO LAUREN
2019 - 2076

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	25	\$28,579	0.98765	\$28,226	\$28,226
2020	26	28,579	0.97546	27,878	56,104
2021	27	28,579	0.96342	27,534	83,638
2022	28	28,579	0.95152	27,193	110,831
2023	29	28,579	0.93978	26,858	137,689
2024	30	28,579	0.92817	26,526	164,215
2025	31	28,579	0.91672	26,199	190,414
2026	32	28,579	0.90540	25,875	216,289
2027	33	28,579	0.89422	25,556	241,845
2028	34	28,579	0.88318	25,240	267,085
2029	35	28,579	0.87228	24,929	292,014
2030	36	28,579	0.86151	24,621	316,635
2031	37	28,579	0.85087	24,317	340,952
2032	38	28,579	0.84037	24,017	364,969
2033	39	28,579	0.82999	23,720	388,689
2034	40	28,579	0.81975	23,428	412,117
2035	41	28,579	0.80963	23,138	435,255
2036	42	28,579	0.79963	22,853	458,108
2037	43	28,579	0.78976	22,571	480,679
2038	44	28,579	0.78001	22,292	502,971
2039	45	28,579	0.77038	22,017	524,988
2040	46	28,579	0.76087	21,745	546,733
2041	47	28,579	0.75147	21,476	568,209
2042	48	28,579	0.74220	21,211	589,420
2043	49	28,579	0.73303	20,949	610,369
2044	50	28,579	0.72398	20,691	631,060
2045	51	28,579	0.71505	20,435	651,495
2046	52	28,579	0.70622	20,183	671,678
2047	53	28,579	0.69750	19,934	691,612
2048	54	28,579	0.68889	19,688	711,300
2049	55	28,579	0.68038	19,445	730,745
2050	56	28,579	0.67198	19,205	749,950
2051	57	28,579	0.66369	18,968	768,918
2052	58	28,579	0.65549	18,733	787,651
2053	59	28,579	0.64740	18,502	806,153
2054	60	28,579	0.63941	18,274	824,427
2055	61	28,579	0.63152	18,048	842,475
2056	62	28,579	0.62372	17,825	860,300
2057	63	28,579	0.61602	17,605	877,905
2058	64	28,579	0.60841	17,388	895,293
2059	65	28,579	0.60090	17,173	912,466
2060	66	28,579	0.59348	16,961	929,427
2061	67	28,579	0.58616	16,752	946,179
2062	68	28,579	0.57892	16,545	962,724
2063	69	28,579	0.57177	16,341	979,065
2064	70	28,579	0.56471	16,139	995,204
2065	71	28,579	0.55774	15,940	1,011,144
2066	72	28,579	0.55086	15,743	1,026,887
2067	73	28,579	0.54406	15,549	1,042,436
2068	74	28,579	0.53734	15,357	1,057,793

Table 47 (Cont.)

PRESENT VALUE OF FUTURE RELATIONSHIP TO LAUREN
2019 - 2076

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2069	75	28,579	0.53071	15,167	1,072,960
2070	76	28,579	0.52415	14,980	1,087,940
2071	77	28,579	0.51768	14,795	1,102,735
2072	78	28,579	0.51129	14,612	1,117,347
2073	79	28,579	0.50498	14,432	1,131,779
2074	80	28,579	0.49874	14,253	1,146,032
2075	81	28,579	0.49259	14,078	1,160,110
2076	82	19,183	0.48849	9,371	\$1,169,481
LAUREN KLEINBERG				\$1,169,481	

Table 48

PRESENT VALUE OF NET RELATIONSHIP TO LAUREN
2001 - 2076

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	7	\$5,987	\$5,987
2002	8	20,156	26,143
2003	9	20,535	46,678
2004	10	21,205	67,883
2005	11	21,930	89,813
2006	12	22,487	112,300
2007	13	23,405	135,705
2008	14	23,426	159,131
2009	15	24,036	183,167
2010	16	24,424	207,591
2011	17	25,147	232,738
2012	18	25,584	258,322
2013	19	25,968	284,290
2014	20	26,165	310,455
2015	21	26,356	336,811
2016	22	26,902	363,713
2017	23	27,470	391,183
2018	24	28,019	419,202
2019	25	28,226	447,428
2020	26	27,878	475,306
2021	27	27,534	502,840
2022	28	27,193	530,033
2023	29	26,858	556,891
2024	30	26,526	583,417
2025	31	26,199	609,616
2026	32	25,875	635,491
2027	33	25,556	661,047
2028	34	25,240	686,287
2029	35	24,929	711,216
2030	36	24,621	735,837
2031	37	24,317	760,154
2032	38	24,017	784,171
2033	39	23,720	807,891
2034	40	23,428	831,319
2035	41	23,138	854,457
2036	42	22,853	877,310
2037	43	22,571	899,881
2038	44	22,292	922,173
2039	45	22,017	944,190
2040	46	21,745	965,935
2041	47	21,476	987,411
2042	48	21,211	1,008,622
2043	49	20,949	1,029,571
2044	50	20,691	1,050,262
2045	51	20,435	1,070,697
2046	52	20,183	1,090,880
2047	53	19,934	1,110,814
2048	54	19,688	1,130,502
2049	55	19,445	1,149,947
2050	56	19,205	1,169,152

Table 48 (Cont.)

PRESENT VALUE OF NET RELATIONSHIP TO LAUREN
2001 - 2076

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2051	57	18,968	1,188,120
2052	58	18,733	1,206,853
2053	59	18,502	1,225,355
2054	60	18,274	1,243,629
2055	61	18,048	1,261,677
2056	62	17,825	1,279,502
2057	63	17,605	1,297,107
2058	64	17,388	1,314,495
2059	65	17,173	1,331,668
2060	66	16,961	1,348,629
2061	67	16,752	1,365,381
2062	68	16,545	1,381,926
2063	69	16,341	1,398,267
2064	70	16,139	1,414,406
2065	71	15,940	1,430,346
2066	72	15,743	1,446,089
2067	73	15,549	1,461,638
2068	74	15,357	1,476,995
2069	75	15,167	1,492,162
2070	76	14,980	1,507,142
2071	77	14,795	1,521,937
2072	78	14,612	1,536,549
2073	79	14,432	1,550,981
2074	80	14,253	1,565,234
2075	81	14,078	1,579,312
2076	82	9,371	\$1,588,683
KLEINBERG		\$1,588,683	

Table 49

LOSS OF PAST RELATIONSHIP TO SAM
2001 - 2018

YEAR ****	AGE ***	RELATIONSHIP *****	CUMULATE *****
2001	3	\$5,987	\$5,987
2002	4	20,156	26,143
2003	5	20,535	46,678
2004	6	21,205	67,883
2005	7	21,930	89,813
2006	8	22,487	112,300
2007	9	23,405	135,705
2008	10	23,426	159,131
2009	11	24,036	183,167
2010	12	24,424	207,591
2011	13	25,147	232,738
2012	14	25,584	258,322
2013	15	25,968	284,290
2014	16	26,165	310,455
2015	17	26,356	336,811
2016	18	26,902	363,713
2017	19	27,470	391,183
2018	20	28,019	\$419,202
KLEINBERG		\$419,202	

Table 50

PRESENT VALUE OF FUTURE RELATIONSHIP TO SAM
2019 - 2076

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	21	\$28,579	0.98765	\$28,226	\$28,226
2020	22	28,579	0.97546	27,878	56,104
2021	23	28,579	0.96342	27,534	83,638
2022	24	28,579	0.95152	27,193	110,831
2023	25	28,579	0.93978	26,858	137,689
2024	26	28,579	0.92817	26,526	164,215
2025	27	28,579	0.91672	26,199	190,414
2026	28	28,579	0.90540	25,875	216,289
2027	29	28,579	0.89422	25,556	241,845
2028	30	28,579	0.88318	25,240	267,085
2029	31	28,579	0.87228	24,929	292,014
2030	32	28,579	0.86151	24,621	316,635
2031	33	28,579	0.85087	24,317	340,952
2032	34	28,579	0.84037	24,017	364,969
2033	35	28,579	0.82999	23,720	388,689
2034	36	28,579	0.81975	23,428	412,117
2035	37	28,579	0.80963	23,138	435,255
2036	38	28,579	0.79963	22,853	458,108
2037	39	28,579	0.78976	22,571	480,679
2038	40	28,579	0.78001	22,292	502,971
2039	41	28,579	0.77038	22,017	524,988
2040	42	28,579	0.76087	21,745	546,733
2041	43	28,579	0.75147	21,476	568,209
2042	44	28,579	0.74220	21,211	589,420
2043	45	28,579	0.73303	20,949	610,369
2044	46	28,579	0.72398	20,691	631,060
2045	47	28,579	0.71505	20,435	651,495
2046	48	28,579	0.70622	20,183	671,678
2047	49	28,579	0.69750	19,934	691,612
2048	50	28,579	0.68889	19,688	711,300
2049	51	28,579	0.68038	19,445	730,745
2050	52	28,579	0.67198	19,205	749,950
2051	53	28,579	0.66369	18,968	768,918
2052	54	28,579	0.65549	18,733	787,651
2053	55	28,579	0.64740	18,502	806,153
2054	56	28,579	0.63941	18,274	824,427
2055	57	28,579	0.63152	18,048	842,475
2056	58	28,579	0.62372	17,825	860,300
2057	59	28,579	0.61602	17,605	877,905
2058	60	28,579	0.60841	17,388	895,293
2059	61	28,579	0.60090	17,173	912,466
2060	62	28,579	0.59348	16,961	929,427
2061	63	28,579	0.58616	16,752	946,179
2062	64	28,579	0.57892	16,545	962,724
2063	65	28,579	0.57177	16,341	979,065
2064	66	28,579	0.56471	16,139	995,204
2065	67	28,579	0.55774	15,940	1,011,144
2066	68	28,579	0.55086	15,743	1,026,887
2067	69	28,579	0.54406	15,549	1,042,436
2068	70	28,579	0.53734	15,357	1,057,793

Table 50 (Cont.)

PRESENT VALUE OF FUTURE RELATIONSHIP TO SAM
2019 - 2076

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2069	71	28,579	0.53071	15,167	1,072,960
2070	72	28,579	0.52415	14,980	1,087,940
2071	73	28,579	0.51768	14,795	1,102,735
2072	74	28,579	0.51129	14,612	1,117,347
2073	75	28,579	0.50498	14,432	1,131,779
2074	76	28,579	0.49874	14,253	1,146,032
2075	77	28,579	0.49259	14,078	1,160,110
2076	78	7,752	0.49092	3,806	\$1,163,916
SAM KLEINBERG				\$1,163,916	

Table 51

PRESENT VALUE OF NET RELATIONSHIP TO SAM
2001 - 2076

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	3	\$5,987	\$5,987
2002	4	20,156	26,143
2003	5	20,535	46,678
2004	6	21,205	67,883
2005	7	21,930	89,813
2006	8	22,487	112,300
2007	9	23,405	135,705
2008	10	23,426	159,131
2009	11	24,036	183,167
2010	12	24,424	207,591
2011	13	25,147	232,738
2012	14	25,584	258,322
2013	15	25,968	284,290
2014	16	26,165	310,455
2015	17	26,356	336,811
2016	18	26,902	363,713
2017	19	27,470	391,183
2018	20	28,019	419,202
2019	21	28,226	447,428
2020	22	27,878	475,306
2021	23	27,534	502,840
2022	24	27,193	530,033
2023	25	26,858	556,891
2024	26	26,526	583,417
2025	27	26,199	609,616
2026	28	25,875	635,491
2027	29	25,556	661,047
2028	30	25,240	686,287
2029	31	24,929	711,216
2030	32	24,621	735,837
2031	33	24,317	760,154
2032	34	24,017	784,171
2033	35	23,720	807,891
2034	36	23,428	831,319
2035	37	23,138	854,457
2036	38	22,853	877,310
2037	39	22,571	899,881
2038	40	22,292	922,173
2039	41	22,017	944,190
2040	42	21,745	965,935
2041	43	21,476	987,411
2042	44	21,211	1,008,622
2043	45	20,949	1,029,571
2044	46	20,691	1,050,262
2045	47	20,435	1,070,697
2046	48	20,183	1,090,880
2047	49	19,934	1,110,814
2048	50	19,688	1,130,502
2049	51	19,445	1,149,947
2050	52	19,205	1,169,152

Table 51 (Cont.)

PRESENT VALUE OF NET RELATIONSHIP TO SAM
2001 - 2076

YEAR	AGE	RELATIONSHIP	CUMULATE
*****	***	*****	*****
2051	53	18,968	1,188,120
2052	54	18,733	1,206,853
2053	55	18,502	1,225,355
2054	56	18,274	1,243,629
2055	57	18,048	1,261,677
2056	58	17,825	1,279,502
2057	59	17,605	1,297,107
2058	60	17,388	1,314,495
2059	61	17,173	1,331,668
2060	62	16,961	1,348,629
2061	63	16,752	1,365,381
2062	64	16,545	1,381,926
2063	65	16,341	1,398,267
2064	66	16,139	1,414,406
2065	67	15,940	1,430,346
2066	68	15,743	1,446,089
2067	69	15,549	1,461,638
2068	70	15,357	1,476,995
2069	71	15,167	1,492,162
2070	72	14,980	1,507,142
2071	73	14,795	1,521,937
2072	74	14,612	1,536,549
2073	75	14,432	1,550,981
2074	76	14,253	1,565,234
2075	77	14,078	1,579,312
2076	78	3,806	\$1,583,118
KLEINBERG		\$1,583,118	